Fill in this information to identify your case:	
United States Bankruptcy Court for the:  District of New Jersey	
Case number (# known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13

2019 AUG 26 A 10 Grack if this is an amended filing

12/17

Official Form 101

#### Voluntary Petition for Individuals Filing for Bankruptcy

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your Chang government-issued picturé First name Firs identification (for example, Но your driver's license or 19-26364-CHANG HO passport). Middle name Mid Son Bring your picture identification to your meeting Last name Las with the trustee. Suffix (Sr., Jr., II, III) Suf 2. All other names you Chang have used in the last 8 First name Firs years Нο Middle name Mid Include your married or maiden names. Park Last name Las First name Firs Middle name Mid Last name 3. Only the last 4 digits of xxx - xx - 6 9 9 7your Social Security number or federal OR OR Individual Taxpaver 9xx - xx -Identification number (ITIN)

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Case number (# known)\_\_\_\_\_

Chang Ho Son

Debtor 1

First Name Middl	e Name Last Name			
	About Debtor 1:	18. 18. 18. 18. 18. 18. 18. 18. 18. 18.	About Debtor 2 (Spouse	Only in a Joint Case):
<ol> <li>Any business names and Employer Identification Numbers (EIN) you have used in</li> </ol>	☐ I have not used any busin		☐ I have not used any bu	isiness names or EINs.
the last 8 years	Business name		Business name	
Include trade names and doing business as names	- ANDMINIOUS -		Business name	
<b></b>	Business name		Dusilless liditie	
	$\frac{2}{\text{EIN}} - \frac{5}{5} \cdot \frac{5}{4} \cdot \frac{4}{2}$	5 1 3	EIN	
	EIN	· · · · · · · · · · · · · · · · · · ·	EIN	
5. Where you live	ganggan kanan termen sebenjula di didak di didak di pada di pa		If Debtor 2 lives at a diffe	erent address:
	273 5th Street Number Street	Landing	Number Street	
	Palisades Park	NJ 07650	City	State ZIP Code
	City	State ZIP Code	City	State ZIF Code
	Bergen County		County	
	If your mailing address is a above, fill it in here. Note the any notices to you at this ma	hat the court will send	If Debtor 2's mailing add yours, fill it in here. Note any notices to this mailing	that the court will send
	Number Street		Number Street	
	P.O. Box		P.O. Box	
	City	State ZIP Code	City	State ZIP Code
6. Why you are choosing	Check one:	AALDO AA EL AADOOTT NATIONATOR TITUDEN TOT TITUDEN TOT TOT TITUDEN TO THE STATE OF THE STATE OF THE STATE OF T	Check one:	tatan dan periodo periodo de la presención de la companión de la companión de la companión de la companión de La companión de la companión d
this district to file for bankruptcy	Over the last 180 days be I have lived in this district other district.	efore filing this petition, t longer than in any	<ul> <li>Over the last 180 days</li> <li>I have lived in this distr</li> <li>other district.</li> </ul>	before filing this petition, ict longer than in any
	t have another reason. Ex (See 28 U.S.C. § 1408.)	xplain.	☐ I have another reason. (See 28 U.S.C. § 1408	
	Management of the second of th			
	•			

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Debtor 1 Unand HO	) e Name	SON Last Name			Case number (it kr	10WI)		
Lust Manie Minne	; isallic	Last Haine						
Part 2: Tell the Court A	out Your B	sankruptcy (	Case					
The chapter of the	Check o	one. (For a brie	f description of each,	, see <i>Notic</i>	ce Required by 11	U.S.C. § 342(b) for Individuals Filing		
Bankruptcy Code you are choosing to file	_	for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
under		☑ Chapter 7 ☐ Chapter 11						
	☐ Cha	•						
	☐ Cha							
в. How you will pay the fe	loca your subr with	al court for mo rself, you ma mitting your p a pre-printed ed to pay the	ore details about ho y pay with cash, ca payment on your be d address. e tee in installmen	ow you mashier's cehalf, you	nay pay. Typicall theck, or money ur attorney may p u choose this op	eck with the clerk's office in your ly, if you are paying the fee order. If your attorney is pay with a credit card or check office, sign and attach the ents (Official Form 103A).		
	☐ I rec By la less pay	quest that m aw, a judge r than 150% o the fee in ins	y fee be waived () may, but is not requoif the official poventiations. If you contains	You may uired to, v ty line the	request this opt waive your fee, a at applies to you nis option, you m	tion only if you are filing for Chapter 7. and may do so only if your income is ir family size and you are unable to nust fill out the Application to Have the		
). Have you filed for bankruptcy within the	<b>☑</b> No		Fee Waived (Offici					
last 8 years?	☐ Yes.	District		When	MM / DD / YYYY	Case number		
		District		When		Case number		
		District		When		Case number		
					MM / DD / YYYY	,		
			///					
<ol> <li>Are any bankruptcy cases pending or being</li> </ol>		Dobtos				Relationship to you		
filed by a spouse who i not filing this case with you, or by a business partner, or by an affiliate?	•			When		Case number, if known		
ammate :		Debtor				_ Relationship to you		
				When		Case number, if known		
1. Do you rent your residence?	<b>☑</b> No. ☐ Yes.	No. Go to	idlord obtained an evi o line 12.					
			out <i>Initial Statement</i> and in the state of		Eviction Judgment	t Against You (Form 101A) and file it as		

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Debtor 1	Chang	Ho Middle Nam	e	Son Last Name	<del></del>	Case number (# known	n)	Name of the Administration of the Administra
Part 3	Report Abou	ıt Any E	lusinesse	s You Own as a So	le Propriete	or		
	e you a sole pro		No. G	o to Part 4.				
of i	any full- or part- siness?	time	Yes. N	lame and location of bu	ısiness			
As	ole proprietorship is							
indi	siness you operate a ividual, and is not a		Ň	lame of business, if any				
ac	eparate legal entity such as corporation, partnership, or		7	lumber Street				
LLC If ye	ou have more than	one						
	e proprietorship, us parate sheet and att		-	- HAI				
to t	his petition.		-	City		State	ZIP Code	L. AMMINISTER VIV.
			(	Check the appropriate L	ox to describe	e your business:		
			Ç	Health Care Busine	ss (as defined	in 11 U.S.C. § 101(27A))		
			(	🕽 Single Asset Real E	state (as defir	ned in 11 U.S.C. § 101(51B)	))	
				Stockbroker (as def				
			_	Commodity Broker	as defined in	11 U.S.C. § 101(6))		
				■ None of the above	F. P. 11			
Ch Ba are	e you filing unde apter 11 of the ankruptcy Code a e you a <i>small bu</i>	and	can set a	<i>ppropriate deadlines.</i> If ent balance sheet, state	you indicate t	ust know whether you are a hat you are a small busines ations, cash-flow statement, e procedure in 11 U.S.C. §	ss debtor, you m , and federal inc	nust attach your
	<b>btor?</b> r a definition of <i>sma</i>	ii.	☐ No. I	am not filing under Ch	apter 11.			
bus	siness debtor, see U.S.C. § 101(51D).		☐ No. I	am filing under Chapte he Bankruptcy Code.	r 11, but I am	NOT a small business deb	tor according to	the definition in
				am filing under Chapte Bankruptcy Code.	r 11 and I am	a small business debtor ac	cording to the d	lefinition in the
Part 4	Report if Yo	u Own	or Have A	ny Hazardous Proj	erty or Any	Property That Needs	Immediate <i>F</i>	Attention
14. Do	you own or hav	e any	No					
alle	eged to pose a t		Yes.	What is the hazard?		-1444971		
ide	imminent and entifiable hazard							
	blic health or sa do you own any							
pro	operty that need mediate attentio	S		If immediate attention	is needed, wh	y is it needed?		
per tha	r example, do you o rishable goods, or li t must be fed, or a l t needs urgent repa	vestock building				-		Manufacture and the second sec
a ra	a argoin ropu			Where is the property				
					Number	Street		
					City		State	ZIP Code
					,			

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Debtor 1	Chang First Name	Ho Middle Name	Son Last Name		Case	number (# known)		
Part 5:	Explain You	r Efforts	to Receive a Bri	efing About Credit	Counseling			
	e court whet		About Debtor 1:			About Debtor 2 (Sp	ouse Only in a Joint Case):	
	ave received ig about cred		You must check on	9:		You must check one	:	
couns The lav		you	counseling age	efing from an approve ency within the 180 da uptcy petition, and I r	ays before I	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.	
counse bankru	ling before you ptcy. You must ly check one of	file for	Attach a copy of	the certificate and the you developed with the	payment e agency.	Attach a copy of	the certificate and the payment you developed with the agency	
followin	ng choices. If yo do so, you are	วน	counseling age	efing from an approve ency within the 180 da uptcy petition, but I d empletion.	ays before I	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
can dis will lose	ile anyway, the miss your case whatever filing	, you g fee	Within 14 days a you MUST file a plan, if any.	after you file this bankru copy of the certificate	uptcy petition, and payment	Within 14 days a you MUST file a plan, if any.	fter you file this bankruptcy petition, copy of the certificate and payment	
can begin collection activitie again.	gin collection activities	d, and your creditors gin collection activities	n collection activities	services from a unable to obtai days after I ma	sked for credit couns an approved agency, n those services duri de my request, and e merit a 30-day tempo aent.	but was ing the 7 xigent	services from a unable to obtain days after I mad	sked for credit counseling n approved agency, but was n those services during the 7 de my request, and exigent merit a 30-day temporary waiver ent.
			requirement, att what efforts you you were unable	day temporary waiver of ach a separate sheet e made to obtain the brid to obtain it before you what exigent circumstable this case.	explaining efing, why r filed for	requirement, atta what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances file this case.	
			dissatisfied with briefing before y If the court is sa	be dismissed if the cou your reasons for not re you filed for bankruptcy tisfied with your reasor	eceiving a ns, you must	dissatisfied with briefing before y If the court is sat	be dismissed if the court is your reasons for not receiving a ou filed for bankruptcy. isfied with your reasons, you must	
			You must file a gagency, along w	iefing within 30 days af certificate from the app ith a copy of the paym y. If you do not do so, y ed.	roved ent plan you	You must file a c agency, along w	efing within 30 days after you file. certificate from the approved ith a copy of the payment plan you y, If you do not do so, your case ad.	
			Any extension only for cause a days.	f the 30-day deadline is nd is limited to a maxin	s granted num of 15	Any extension of only for cause and days.	f the 30-day deadline is granted nd is limited to a maximum of 15	
				ed to receive a briefin ng because of:	ng about	l am not require credit counselie	ed to receive a briefing abouting because of:	
			☐ Incapacity.	I have a mental illnes deficiency that makes incapable of realizing rational decisions abo	s me j or making	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
			☐ Disability.	My physical disability to be unable to partic briefing in person, by through the internet, reasonably tried to do	cipate in a phone, or even after I	☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	

duty in a military combat zone.

☐ Active duty. I am currently on active military

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Del	otor 1 Chang Ho		Case number (# kno	sert)
	First Name Middle	Name Last Name		
Pæ	art 6: Answer These Qu	uestions for Reporting Purpo:	ses	
16.	What kind of debts do	16a. Are your debts prima	arily consumer debts? Consumer deb ual primarily for a personal, family, or hous	ts are defined in 11 U.S.C. § 101(8)
	you have?	No. Go to line 16b.	ual printarity for a personal, family, or node	ionolo parposo.
		Yes. Go to line 17.	arily business debts? Business debts	are debts that you incurred to obtain
		money for a business or in	nvestment or through the operation of the	business or investment.
		<ul><li>☐ No. Go to line 16c.</li><li>☐ Yes. Go to line 17.</li></ul>		
		16c. State the type of debts yo	ou owe that are not consumer debts or bus	iness debts.
шастта	EGEGOR PEGENERA PARA PARA PARA PARA PARA PARA PARA P		AMBAN MENERAL MENER	
17.	Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.	
	Do you estimate that aft any exempt property is	ter Yes. I am filing under Chap administrative expens	oter 7. Do you estimate that after any exen ses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?
	excluded and	□ No		
	administrative expense			
	are paid that funds will available for distribution	DC		
	to unsecured creditors?			
18.	How many creditors do		1,000-5,000	25,001-50,000
	you estimate that you	50-99	<b>5</b> ,001-10,000	50,001-100,000
	owe?	<b>1</b> 00-199	10,001-25,000	☐ More than 100,000
menacana	et maket propaga provinciale is des alla colla c	200-999 <u>200-999</u>		
19.	How much do you	<b>2</b> \$0-\$50,000	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your assets to		\$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
TAKSONEFTYTI	METERAPA JANGTANAN KERINGGANAGUNAN DININETIAN CINITETIAN MAYAN IND PANJAN AR METERAPAN TATUT PANJAN TATUT PANJ	\$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
20.	How much do you	<b>5</b> \$0-\$50,000	■ \$1,000,001-\$10 million	☐ \$500,000,001-\$1 billion
	estimate your liabilities	<b>5</b> 50,001-\$100,000	■ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	<b>1</b> \$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		<b>2</b> \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Pa	rrt 74 Sign Below			
Fo	or you	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and
		of title 11, United States Code.	Chapter 7, I am aware that I may proceed, . I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ich chapter, and I choose to proceed
		under Chapter 7.		
		this document, I have obtained	nd I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	C. § 342(b).
			with the chapter of title 11, United States C	
		I understand making a false sta with a bankruptcy case can res 18 U.S.C. §§ 152, 1341, 1519,	sult in fi <u>nes up</u> to \$250,000, or imprisonme	noney or property by fraud in connection ent for up to 20 years, or both.
		* ( out ho	x_	
		Signature of Debtor 1	Signatur	e of Debtor 2
		Executed on 08/22/2019	Executed / YYYY	d on

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Debtor 1	Chang First Name	Ho Middle Name	Son Last Name	Case number (if known)				
	if you are filli tcy without a		should und themselves	vs you, as an individual, to represent yourself in bankruptcy court, but you erstand that many people find it extremely difficult to represent successfully. Because bankruptcy has long-term financial and legal ees, you are strongly urged to hire a qualified attorney.				
If you are represented by an attorney, you do not need to file this page.		To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.						
			court. Even in your sche property or palso deny your case, such a cases are ra	all your property and debts in the schedules that you are required to file with the you plan to pay a particular debt outside of your bankruptcy, you must list that debt ules. If you do not list a debt, the debt may not be discharged. If you do not list operly claim it as exempt, you may not be able to keep the property. The judge can a discharge of all your debts if you do something dishonest in your bankruptcy destroying or hiding property, falsifying records, or lying. Individual bankruptcy domly audited to determine if debtors have been accurate, truthful, and complete.				
			If you decide hired an atto successful, t Bankruptcy	to file without an attorney, the court expects you to follow the rules as if you had ney. The court will not treat you differently because you are filing for yourself. To be our must be familiar with the United States Bankruptcy Code, the Federal Rules of rocedure, and the local rules of the court in which your case is filed. You must also than your state exemption laws that apply.				
			Are you awa	e that filing for bankruptcy is a serious action with long-term financial and legal s?				
			☐ No					
			☑ Yes	the first the second se				
			Are you awa inaccurate o	e that bankruptcy fraud is a serious crime and that if your bankruptcy forms are incomplete, you could be fined or imprisoned?				
			☐ No					
			Yes					
				or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?				
			☑ No ☐ Yes. Nan Atta	e of Person h <i>Bankruptcy Petition Preparer's Notice, Declaration, and Signature</i> (Official Form 119).				
			have read a	re, I acknowledge that I understand the risks involved in filing without an attorney. I d understood this notice, and I am aware that filing a bankruptcy case without an cause me to lose my rights or property if I do not properly handle the case.				
			x (e	Ja x				
		,	Signature of I					
			Date	08/22/2019 Date MM / DD / YYYY				
			Contact phone	Contact phone				
			Cell phone	Cell phone				
			Email address	Email address				

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Fill in this	information to ide	entify your case:		
Debtor 1	Chang Ho So	Middle Name	Last Name	
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name	
United State	s Bankruptcy Court fo	or the: District of New Jersey		
Case numbe	(if known)		<del></del>	

☐ Check if this is an amended filing

12/15

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,500.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ <u>10,500.00</u>
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$787,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	······ + \$ 206,072.23
Your total liabilit	s 993,072.23
art 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$ 742.00
Schedule J: Your Expenses (Official Form 106J)	\$

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Ωel	tor 1 Chang Ho Son Car	se number (if known)
	First Name Middle Name Last Name	
Pa	rt 4: Answer These Questions for Administrative and Statistical Records	
	the first survey and a Chapters 7 44 or 422	
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?	
	■ No. You have nothing to report on this part of the form. Check this box and submit this form.	orm to the court with your other schedules.
	☑ Yes	
7.	What kind of debt do you have?	
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an	individual primarily for a personal,
	family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpo	ses. 28 U.S.C. § 159.
	☐ Your debts are not primarily consumer debts. You have nothing to report on this part	t of the form. Check this box and submit
	this form to the court with your other schedules.	
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly in	come from Official
	Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$
. 17 2/2 2 2 2 2		
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	
		Total claim
	From Part 4 on Schedule E/F, copy the following:	
		0.00
	9a. Domestic support obligations (Copy line 6a.)	\$
		\$ 0.00
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u> </u>
		. 0.00
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<b>\$</b>
		0.00
	9d. Student loans. (Copy line 6f.)	\$
	a. Of the time and of a concretion agreement or diverse that you did not report as	\$ 0.00
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$
		0.00
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<b>+</b> \$ 0.00
		0.00
	9g. <b>Total</b> . Add lines 9a through 9f.	\$

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Debtor 1 Chang Ho Son  First Name Middle Name Last Name  Debtor 2 (Spouse, if filling) First Name Middle Name Last Name	
First Name Middle Name Last Name  Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: District of New Jersey	
Case number	Пс
	☐ C a

Official Form 106A/B

#### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

o you own or nave any legal or equitable interd No. Go to Part 2.	est in any residence, building, land, or similar prop	епу?	
Yes. Where is the property?			
1.1.  Street address, if available, or other description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured cla the amount of any secure Creditors Who Have Clair	d claims on <i>Śchedule D</i>
	<ul><li>Condominium or cooperative</li><li>Manufactured or mobile home</li></ul>	Current value of the entire property?	Current value of the portion you own?
website AMAPINE	- 🗖 Land	\$	\$
City State ZIP Code	☐ Investment property  ☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	Who has an interest in the property? Check one.		
County	Debtor 1 only Debtor 2 only		
·	☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another	Check if this is co (see instructions)	mmunity property
	Other information you wish to add about this i property identification number:	tem, such as local	
you own or have more than one, list here:			
1.2.	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured cla the amount of any secure Creditors Who Have Clair	d claims on Schedule D ns Secured by Property.
Street address, if available, or other description	Condominium or cooperative  Manufactured or mobile home	Current value of the entire property?	
	☐ Land	\$	\$
City State ZIP Code	Investment property Timeshare Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	Who has an interest in the property? Check one.  Debtor 1 only		
	Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is co	

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ebtor 1	Chang Ho Son			Case number (if ke	nown)	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	First Name Middle	Name	Last Name			
				AND A Section of the second of		
				What is the property? Check all that apply.	Do not deduct secured cla the amount of any secure	ilms or exemptions. Put
1.3.				Single-family home	Creditors Who Have Clain	ns Secured by Property.
1.0.	Street address, if available	e, or other de	escription	Duplex or multi-unit building		
				Condominium or cooperative	Current value of the	
				Manufactured or mobile home	entire property?	portion you own?
				☐ Land	\$	\$
					-	
				Investment property	Describe the nature of	of your ownership
	City	State	ZIP Code	☐ Timeshare	interest (such as fee	
				Other	the entireties, or a life	e estate), if known.
				AND I SHOULD SELECTION AND ADMINISTRATION OF THE PROPERTY OF T		
				Who has an interest in the property? Check one.		
				Debtor 1 only		
	County			Debtor 2 only		
				Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
				At least one of the debtors and another	(see instructions)	
				At least one of the deplots and another		•
				Other information you wish to add about this ite	em, such as local	
				property identification number:		
Add	the dollar value of the p	ortion you	u own for a	ll of your entries from Part 1, including any entrie	s for pages	\$
VOII	have attached for Part 1	1. Write tha	at number l	nere	→	<b>Y</b>
,,	•••					
art 2:	Describe Your \	/ehicles	•			
				st in any vehicles, whether they are registered or	not? Include any vehicle	s
o vou	own, lease, or have leg	ial or equit	able intere	st in any vehicles, whether they are registered or e, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	s
o <b>you</b> u own	own, lease, or have leg	gal or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	s
o you lu own Cars	own, lease, or have leg n that someone else drive s, vans, trucks, tractors,	gal or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	s
o <b>you</b> u own	own, lease, or have leg n that someone else drive s, vans, trucks, tractors,	gal or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	s
o you lu own Cars	own, lease, or have leg n that someone else drive s, vans, trucks, tractors,	gal or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	s
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o you lu own Cars	own, lease, or have leg n that someone else drive s, vans, trucks, tractors,	gal or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts , motorcycles  Who has an interest in the property? Check one.	and Unexpired Leases.  Do not deduct secured clause amount of any secure	aims or exemptions. Put d claims on Schedule D
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Cars	own, lease, or have leg n that someone else drive s, vans, trucks, tractors, No res Make: Model: Year:	al or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts  i, motorcycles  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and Unexpired Leases.  Do not deduct secured clithe amount of any secure Creditors Who Have Clair	aims or exemptions. Put id claims on Schedule D ms Secured by Property Current value of t
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you u own Cars ☑ N □ Y	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No res Make: Model: Year: Approximate mileage:	al or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured classes the amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on <i>Schedule E</i> ms Secured by Property Current value of t portion you own?
o you u own Cars ☑ N □ Y	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No res Make: Model: Year: Approximate mileage:	al or equit	table intere ase a vehicl	e, also report it on Schedule G: Executory Contracts  motorcycles  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured classes the amount of any secure Creditors Who Have Claim	aims or exemptions. Pu d claims on <i>Schedule E</i> ms Secured by Property Current value of t portion you own?
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Cars  V N	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No res  Make:  Model:  Year:  Approximate mileage: Other information:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured classes the amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D ms Secured by Property Current value of t portion you own?
Cars  V N	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No res Make: Model: Year: Approximate mileage:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured classes the amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on <i>Schedule D</i> ms Secured by Property Current value of t portion you own?
Cars  V N	own, lease, or have legal that someone else drivens, vans, trucks, tractors, No res  Make:  Model:  Year:  Approximate mileage:  Other information:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clithe amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put ad claims on Schedule D ms Secured by Property  Current value of ti portion you own?  \$
Cars  V N	own, lease, or have legal that someone else drivens, vans, trucks, tractors, No Yes  Make: Model: Year: Approximate mileage: Other information:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured classes the amount of any secure Creditors Who Have Claim	aims or exemptions. Put Id claims on Schedule D Ims Secured by Property.  Current value of tl portion you own?  \$
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you u own Cars  And	own, lease, or have legal that someone else drivens, vans, trucks, tractors, No Yes  Make:  Model:  Year:  Approximate mileage:  Other information:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured clithe amount of any secure Creditors Who Have Clair Current value of the entire property?  \$  Do not deduct secured clithe amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put d claims on Schedule D ms Secured by Property.  Current value of ti portion you own?  \$ aims or exemptions. Put d claims on Schedule D ms Secured by Property.  Current value of ti
you u own Cars  If you	own, lease, or have legal that someone else drivens, vans, trucks, tractors, No res  Make: Model: Year: Approximate mileage: Other information:  u own or have more than Make: Model:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clithe amount of any secure Creditors Who Have Clair Current value of the entire property?  \$	aims or exemptions. Put d claims on Schedule D ms Secured by Property.  Current value of tl portion you own?  \$
you u own Cars  And	own, lease, or have leg in that someone else drivers, vans, trucks, tractors, No Yes  Make: Model: Year: Approximate mileage: Other information:  u own or have more than Make: Model: Year: Approximate mileage:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the	aims or exemptions. Put d claims on Schedule D ms Secured by Property.  Current value of ti portion you own?  \$ aims or exemptions. Put d claims on Schedule D ms Secured by Property.  Current value of ti
you u own Cars  And	own, lease, or have legal that someone else drivens, vans, trucks, tractors, No Yes  Make: Model: Year: Approximate mileage: Other information:  u own or have more than Make: Model: Year:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the	aims or exemptions. Put de claims on Schedule D. ms Secured by Property.  Current value of ti portion you own?  \$
you u own Cars  And	own, lease, or have leg in that someone else drivers, vans, trucks, tractors, No Yes  Make: Model: Year: Approximate mileage: Other information:  u own or have more than Make: Model: Year: Approximate mileage:	al or equit	able intere	e, also report it on Schedule G: Executory Contracts  who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property?  \$	aims or exemptions. Put id claims on Schedule D ms Secured by Property  Current value of t portion you own?  \$  aims or exemptions. Put id claims on Schedule D ms Secured by Property  Current value of t portion you own?

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lor 1	Chang Ho Son	Case number (if k	nawn)	
	First Name Middle Name Last Na	ime		
		Who has an interest in the property? Check one.	D i d. d i d ale	in a comption Per
3.3.	Make:		Do not deduct secured cla the amount of any secured	l claims on Schedule D.
	Model:	Debtor 1 only Debtor 2 only	Creditors Who Have Clain	ns Secured by Property.
	Year:	Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
	Other information:	FR Today of the debtere and allowers		
	Cities information.	☐ Check if this is community property (see	\$	\$
		instructions)		
3.4.	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	
). <del>~</del> 1.		Debtor 1 only	the amount of any secure Creditors Who Have Clain	
	Model:	Debtor 2 only		
	Year:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	At least one of the debtors and another	5111115 p. 145-1-7	<b>,</b>
	Other information:	<b>5</b>	\$	\$
		Check if this is community property (see instructions)	Ψ	Ψ
		ilistructions)		
Vate Exan	rcraft, aircraft, motor homes, ATVs and on ples: Boats, trailers, motors, personal wate	other recreational vehicles, other vehicles, and access creaft, fishing vessels, snowmobiles, motorcycle accessor	sories ories	
Vate Exan ŽIN IY	nples: Boats, trailers, motors, personal wate	other recreational vehicles, other vehicles, and access rcraft, fishing vessels, snowmobiles, motorcycle accessor	sories ries	
zan <b>1</b> N	nples: Boats, trailers, motors, personal wate	other recreational vehicles, other vehicles, and access regard, fishing vessels, snowmobiles, motorcycle accessed who has an interest in the property? Check one.	ories  Do not deduct secured cla	ims or exemptions. Put
Zan ZiN IY	nples: Boats, trailers, motors, personal water local w	rcraft, fishing vessels, snowmobiles, motorcycle accesso  Who has an interest in the property? Check one.  Debtor 1 only	ories	d claims on Schedule D
Zan ZiN IY	nples: Boats, trailers, motors, personal water to es Make: Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured cla the amount of any secure	d claims on Schedule D
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Zan ZiN IY	nples: Boats, trailers, motors, personal water to es Make: Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured cla the amount of any secure Creditors Who Have Clain	d claims on Schedule D ns Secured by Property Current value of ti
ixan <b>i</b> N i Y	nples: Boats, trailers, motors, personal water to es Make: Model: Year:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured cla the amount of any secure Creditors Who Have Clain	d claims on Schedule D ns Secured by Property Current value of t
<b>Z</b> IN N⊒Y 14.1.	nples: Boats, trailers, motors, personal water loses  Make:  Model:  Year:  Other information:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured cla the amount of any secure Creditors Who Have Clain	d claims on Schedule D ns Secured by Property Current value of t portion you own?
Exam ☐ Y 4.1.	mples: Boats, trailers, motors, personal water to see the see	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$  Do not deduct secured class	d claims on Schedule D ns Secured by Property  Current value of t portion you own?  \$
<b>Z</b> IN N⊒Y 14.1.	mples: Boats, trailers, motors, personal water to es  Make: Model: Year: Other information:  u own or have more than one, list here:  Make:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?	d claims on Schedule D ns Secured by Property  Current value of ti portion you own?  \$
Exam ☐ Y 4.1.	mples: Boats, trailers, motors, personal water of the ses  Make: Model: Other information: I own or have more than one, list here: Make: Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured class the amount of any secure Creditors Who Have Clair.  Current value of the entire property?  \$  Do not deduct secured class the amount of any secure Creditors Who Have Clair.	d claims on Schedule D ns Secured by Property  Current value of ti portion you own?  \$  nims or exemptions. Put d claims on Schedule D ns Secured by Property
Exam ☐ Y 4.1.	mples: Boats, trailers, motors, personal water to es  Make: Model: Year: Other information:  u own or have more than one, list here:  Make:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair.  Current value of the entire property?  \$	d claims on Schedule D ns Secured by Property  Current value of ti portion you own?  \$  nims or exemptions. Put d claims on Schedule D ns Secured by Property  Current value of ti
Exam ☐ Y 4.1.	mples: Boats, trailers, motors, personal water of the ses  Make: Model: Other information: I own or have more than one, list here: Make: Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair.  Current value of the entire property?  \$  Do not deduct secured class the amount of any secure Creditors Who Have Clair.	d claims on Schedule D ns Secured by Property  Current value of ti portion you own?  \$  nims or exemptions. Put d claims on Schedule D ns Secured by Property
<i>хап</i> 1 № .1.	mples: Boats, trailers, motors, personal water of the ses of the s	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair.  Current value of the entire property?  \$	d claims on Schedule D ns Secured by Property  Current value of t portion you own?  \$  nims or exemptions. Put d claims on Schedule D ns Secured by Property  Current value of t
you .2.	mples: Boats, trailers, motors, personal water of the ses  Make: Model: Year: Other information:  I own or have more than one, list here:  Make: Model: Year: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clathe amount of any secure Creditors Who Have Clair.  Current value of the entire property?  \$	d claims on Schedule Ens Secured by Property  Current value of the portion you own?  \$

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Debtor 1

Chang Ho	Son		Case number (it known)
First Name	Middle Name	Last Name	

P	Describe Your Personal and Household Items	· · · · · · · · · · · · · · · · · · ·
Do	o you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6.	Household goods and furnishings	
	Examples: Major appliances, furniture, linens, china, kitchenware	:
	Yes. Describe furniture	\$ 200.00
7	Electronics	
	Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
	□ No	
	Yes. Describe television	\$ 200.00
8.	Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles  No	
	Yes. Describe	\$
a	Equipment for sports and hobbies	
٧.	Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
	✓ No  ☐ Yes. Describe	\$
10	). Firearms	
,-	Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No	· ·
	Yes. Describe	\$
11	I. Ciothes	
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	No	
	Yes. Describe everyday clothes	\$ 50.00
12	2. <b>Jewelry</b> Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
	☑ No ☐ Yes. Describe	\$
13	3. Non-farm animals  Examples: Dogs, cats, birds, horses	.commont
	☑ No ☐ Yes. Describe	\$
4.	4. Any other personal and household items you did not already list, including any health aids you did not list	www.voo.d
14		
	☐ No ☐ Yes. Give specific	\$
11	information	s 450.00
'	for Part 3. Write that number here	<b>)</b>

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Debtor 1 Chang Ho Son Case number (if known) Case number (if known)

o you own or have any	Current value of the portion you own?  Do not deduct secured claims or exemptions.			
6. <b>Cash</b> Examples: Money you	nave in your wallet, in your hor	me, in a safe deposit box, and o	on hand when you file your petiti	on
☐ No ☑ Yes				\$ 50.00
7. <b>Deposits of money</b> Examples: Checking, s	avings, or other financial acco milar institutions. If you have n	unts; certificates of deposit; sha nultiple accounts with the same	ares in credit unions, brokerage l institution, list each.	nouses,
☑ No □ Yes		Institution name:		
	17.1. Checking account:		. All all a	<u> </u>
	17.2. Checking account:			
	17.3. Savings account:			\$
	17.4. Savings account:			\$
	17.5. Certificates of deposit:			\$
	17.6. Other financial account:			\$
	17.7. Other financial account:			\$
	17.8. Other financial account:			\$
	17.9, Other financial account:			\$
18. Bonds, mutual funds,  Examples: Bond funds,  No  Yes	or publicly traded stocks investment accounts with brok Institution or issuer name:	kerage firms, money market ac	counts	
	·	· AAAAA		<u> </u>
				\$
	1,4,6,0	Alaman		•
<ol> <li>Non-publicly traded s an LLC, partnership,</li> </ol>		orated and unincorporated b	usinesses, including an intere	st in
□ No	Name of entity:		% of owners	·
Yes. Give specific information about	CH International Corp	)	5 <u>0</u>	% \$
them	•M****			% \$ <u></u>
			<u> </u>	<u></u>

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ebtor 1 Chang Ho S	Son	Case number (if known)	
First Name	Middle Name	ast Name —	
		at a to the control of the forest control of	
		ner negotiable and non-negotiable instruments	
Vegotiable instruments   Von-negotiable instrume	include personal che e <i>nts</i> are those vou ca	cks, cashiers' checks, promissory notes, and money orders. Innot transfer to someone by signing or delivering them.	
_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	· • • • • • • • • • • • • • • • • • • •	
☑ No	lancar name:		
Yes. Give specific information about	Issuer name:		_
them	****		\$
		All and the second seco	\$
			\$
Retirement or pension	accounts	The state of the s	
Examples: Interests in II	RA, ERISA, Keogh, 4	01(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
☑ No			
Yes. List each	Type of account:	Institution name:	
account separately.	type of account.		ø
	401(k) or similar plan		<b>\$</b>
	Pension plan:		\$
	IRA:		\$
			\$
	Retirement account:		·
	Keogh:		\$
	Additional account:		\$
	Additional account:		\$
	Additional account.		* <u></u>
Security deposits and Your share of all unused Examples: Agreements companies, or others  No	d deposits you have a	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	
	le	astitution name or individual:	
Yes		Station name of individual.	
	Electric:	and the second s	<b>3</b>
	Gas: _		\$
	Heating oil:		\$
	Security deposit on re	ental unit:	\$
	Prepaid rent:		\$
	Telephone:		\$
	Water: _		\$
	Rented furniture:		¢
			<b>J</b>
	Other:		\$
·	or a periodic payment	of money to you, either for life or for a number of years)	
<b>☑</b> No			
☐ Yes	Issuer name and de	scription:	
	-4144000-		.    \$
			\$
			\$

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Debtor 1	Chang Ho Son		Case number (if known)	
Doblor	First Name Middle N	Name La:	st Name	
			t in a qualified ABLE program, or under a qualified state tuition program.	
26 U.S	.C. §§ 530(b)(1), 529A(l	b), and 529(b)(1	).	
☑ No				
☐ Yes	s	Institution nam	e and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
				\$
				\$
				φ
			And the second s	Φ
			and the second s	
25. Trusts,	, equitable or future in sable for your benefit	terests in prop	erty (other than anything listed in line 1), and rights or powers	
_	-			
Ø No □ v-	s. Give specific			
	s. Give specific ormation about them			\$
	Į.	# # # # # # # # # # # # # # # # # # #		
26. Patent	s, copyrights, tradema	arks, trade seci	rets, and other intellectual property	
Examp	oles: Internet domain na	mes, websites, p	proceeds from royalties and licensing agreements	
☑ No	; ;-	maga y a salaman kalanda da shanda da 1985 ka 1		1
	s. Give specific			\$
info	ormation about them			Ψ
		t	an allele	
27. Licens	ses, franchises, and ot	ner general int volucive licenses	angibles s, cooperative association holdings, liquor licenses, professional licenses	
		KONSIVE NOCINGE.	o, cooperative decoration notatings, inquestion and in processing and in the contract of the c	
<b>☑</b> No	ī			
	s. Give specific ormation about them			\$
		and the second s		
Money or	property owed to you	17		Current value of the
•				portion you own? Do not deduct secured
				claims or exemptions.
20 Tay rot	funds owed to you			
ZU. Tax Ter	•			
	s. Give specific informat	tion	Federal:	<b>.</b>
	about them, including	whether	<u> </u>	
	you already filed the i and the tax years			
	and the tax years		Local:	
		lanarea		
29. Family	y support			
Examp	oles: Past due or lump s	um alimony, spo	ousal support, child support, maintenance, divorce settlement, property settlemen	ıt
<b>☑</b> No		F		
☐ Ye	s. Give specific informa	tion	Alimony:	\$
			Maintenance:	\$
			Support:	\$
			Divorce settlement:	\$
			Property settlement:	\$
			riopety settoticit.	•
30. Other	amounts someone ow	es you	normanta disability hanofite sick nay vacation hav workers' compensation	
Examp	<i>ies:</i> Unpaid wages, disa Social Security ber	ability insurance nefits; unpaid loa	payments, disability benefits, sick pay, vacation pay, workers' compensation, ans you made to someone else	
<b>☑</b> No	•		•	
	, s. Give specific informa	tion		
	•			\$

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Chang Ho Son Case number (if known Debtor 1 Last Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ✓ No Yes. Name the insurance company Surrender or refund value: Beneficiary: Company name: of each policy and list its value... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. **☑** No Yes. Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ✓ No Yes. Describe each claim..... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ✓ No ☐ Yes, Describe each claim..... 35. Any financial assets you did not already list ☑ No Yes. Give specific information..... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached 10,500.00 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes, Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned ☐ Yes. Describe..... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ✓ No Yes. Describe...

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Debtor 1 Chang Ho	Middle Name Last Name Case number (if known)	
PIRST Name	Wenter Hallie Fast Manife	
40. Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade	
🗹 No		Construction of the section of the s
Yes, Describe		\$
Į		- Marine
41.Inventory ☑ No r		
Yes. Describe		\$
100, 0000100		
42. Interests in partnersh	ips or joint ventures	
<b>☑</b> No		
Yes. Describe	Name of entity: % of ownership	).
		\$
	%	\$
	%	\$
	ng lists, or other compilations	
₩ No		
*	include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
□ No		
Yes. Desc	ribe	\$
44. Anv business-related	property you did not already list	
<b>☑</b> No	h	
Yes. Give specific		\$
information		Φ.
		<b>5</b>
		\$
		\$
		\$
		e
		Ψ
45. Add the dollar value	of all of your entries from Part 5, including any entries for pages you have attached	_   \$ 0.00
for Part 5. Write that	number here	<b>→</b>
Part 6: Describe A If you own o	ny Farm- and Commercial Fishing-Related Property You Own or Have an Interes r have an interest in farmland, list it in Part 1.	it In.
_	my legal or equitable interest in any farm- or commercial fishing-related property?	
No. Go to Part 7.		
Yes. Go to line 47.		
		Current value of the
		portion you own?  Do not deduct secured claims
		or exemptions.
47. Farm animals		
Examples: Livestock, p	oultry, farm-raised fish	
<b>☑</b> No		
☐ Yes		
		\$ 0.00
i i		-

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Debtor 1 Chang Ho Son			Case number (if known)		
First Name Middle Na	ame Last Name	-			
48. Crops—either growing or har	vested				
☑ No ☐ Yes. Give specific			a a delición a la constitución de país ser que en en en en la 180 d'An Adrición (a april 1904), que en elemente de la delición (a april 1904), que elemente de la delición (a april 1904), que el delición (a april 1904), que elemente de la delición (a april 1904), que elemente de la delición (a april 1904), que elemente de la delición (a april 1904), que elemente delición (a april 1904), que		
information			AND THE RESERVE OF THE PERSON	\$	
49. Farm and fishing equipment,					
☐ Yes					
				\$	
50. Farm and fishing supplies, ch					
Yes			$0 = \min\{1, \frac{1}{2}, \frac$		
				\$	
51. Any farm- and commercial fis No	hing-related property you did n	iot already list			
Yes. Give specific information				\$	
52. Add the dollar value of all of	vour entries from Part 6, includ			•	0.00
for Part 6. Write that number	here		<b>→</b>	L	
Part 7: Describe All Pro	perty You Own or Have	an Interest in That	You Did Not List Above		
53. Do you have other property of Examples: Season tickets, country of		list?			
No No	was morned and			g.	
Yes. Give specific information				\$	
ar ala-alassi su-harren sarra normon				\$	
54. Add the dollar value of all of y	vour entries from Part 7. Write t	hat number here		\$	0.00
or, pad the donar value of all or,	,				
Part 8: List the Totals of	of Each Part of this Form	1			
55. Part 1: Total real estate, line 2	>		<b>→</b>	\$	0.00
56. Part 2: Total vehicles, line 5		\$ 0.0	0		
57. Part 3: Total personal and ho	usehold items. line 15	\$ 450.0	0		
58. Part 4: Total financial assets,		\$ 10,050.0	0		
59. Part 5: Total business-related		\$ 0.0	0		
60. Part 6: Total farm- and fishing		\$ 0.0	0		
61. Part 7: Total other property no	,	+s 0.0	0		
		s 10,500.0		: 	10,500.00
62. Total personal property. Add I	imes so through 61,	1,111		* * * <u></u>	,
63. Total of all property on Sched	tule A/B. Add line 55 + line 62			\$	10,500.00
oo, rotal of all property on collec					

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Fill in	this in	forma	tion to identi	fy your case:				1		
			ng Ho Son							
Debtor	1	First Na		Middle Name	<u> </u>	Last Name				
Debtos (Spousi	· 2 e, if filing)	First Na	me	Middle Name		t.ast Name	<del></del>			
United	States i	Bankru	otcy Court for th	e:District of New	Jersey					
Case r	number vn)						_			Check if this is an amended filing
		.,						1		<b>3</b>
Offic	ial E	Orn	106C							
				_		3.7	<b>_</b>	_	4	
Scl	1ed	ule	e C: T	he Pro	perty	You	Claim	as Exemp	t	04/19
Using the space is	ne prop s neede	erty yo ed, fill o	ou listed on So	to this page as i	perty (Officia	I Form 106A	VB) as your s	are equally responsible for ource, list the property that eas necessary. On the top	t you claim as e	exempt. If more
specific of any retirem limits to	c dolla: applica ent fur he exe	r amoi ble st ids—r mptioi	unt as exemp atutory limit. nay be unlim ı to a particu	t. Alternatively, Some exemption ited in dollar an	you may clons—such a nount. Howe nt and the v	aim the full as those for ever, if you	fair market v health aids, claim an exe	e exemption you claim. O value of the property bei rights to receive certain mption of 100% of fair m letermined to exceed tha	ng exempted u benefits, and arket value un	ip to the amount tax-exempt ider a law that
Part	1: ld	lentil	y the Prope	erty You Clain	ı as Exem	pt				
			•	-				is filing with you.		
			•	d federal nonban exemptions, 11 L			U.S.C. 9 522(	(ຍ)(ວ)		
			······ <b>9</b>	,						
2. <b>Fo</b>	r any p	roper	ty you list on	Schedule A/B t	hat you clai	m as exem	pt, fill in the i	information below.		
			on of the prop	erty and line on	Current va		Amount of	the exemption you claim	Specific law	vs that allow exemption
	onouu.		,,,,,,	,	Copy the v	alue from	Check only o	one box for each exemption		
	ief		furniture		\$200.00	1	<b>☑</b> \$ 200.	00		
	scriptic		Turriture		<u> </u>		_	f fair market value, up to		
	ne from chedule						any app	olicable statutory limit		
	ief		television		\$200.00	)	□ \$ 200.	00		
	scriptio		television		<u> </u>			f fair market value, up to		
	ne from chedule							licable statutory limit		<del></del>
	ief	n,	clothes		<b>\$50.00</b>		<b>□</b> \$ 50.0	0		
	scriptic ne from							f fair market value, up to		
So	hedule	A/B:					any app	licable statutory limit		
3. Ar	e you c	:laimir	ng a homeste	ad exemption o	f more than	\$170,350?				
(Sı	ubject t						s filed on or a	fter the date of adjustmen	t.)	
	No							, m		
u		-	ı acquire the p	roperty covered	by the exem	ption within	1,215 days b	efore you filed this case?		
	_	lo								

☐ Yes

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Debtor 1

	_			
Chang Ho	Son		Case number (if known)	
Firet Name	Middle Name	Last Name		

#### Part 2: Additional Page

Brief description	on of the property and line /B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	non publicly traded ste	\$	<b>-</b> \$	
Line from Schedule A/B:	19		100% of fair market value, up to any applicable statutory limit	
Brief description:		\$	\$\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ \$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ \$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	- Annual - A
Brief description:		\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:	WA MAY P		any applicable statutory limit	
Brief description:		\$	\$ \$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	
Brief description:		\$	\$ \$ 100% of fair market value, up to	
Line from Schedule A/B:			any applicable statutory limit	

Fill in this i	nformation to ide	entify your case:		
Debtor 1	Chang Ho So	n		
DCD(O; 1	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing	) First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the: District of New Jersey		
Case number (If known)			_	

Check if this is an amended filing

#### Official Form 106D

#### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

4	Do any	creditors	have clair	ne secure	d by vour	property?
1	FIO ARV	CREDITORS	HAVE LIGH	115 366416	u vy yvui	DIODGICE

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims						
for each claim. If more than one creditor ha	nore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Amo Do n	mn A bunt of claim ot deduct the e of collateral.	Val	umn B ue of collateral t supports this im	Column C Unsecured portion If any
2.1 Bank of New York Mellon	Describe the property that secures the claim:	\$	637,000.00	\$	600,000.00	3
Creditor's Name Pluese, Becker & Saltzman, LLC Number Street	home mortgage					
20000 Horizon Way, #900	As of the date you file, the claim is: Check all that apply.  Contingent					
Mt Laurel NJ 08054 City State ZIP Code	☐ Unliquidated ☐ Disputed					
Who owes the debt? Check one.	Nature of lien. Check all that apply.					
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	✓ An agreement you made (such as mortgage or secured car loan)     ✓ Statutory lien (such as tax lien, mechanic's lien)     ✓ Judgment lien from a lawsuit     ✓ Other (including a right to offset)					
Check if this claim relates to a community debt  Date debt was incurred	Last 4 digits of account number					
O D	Describe the property that secures the claim:		150,000.00	**************************************	600,000.00	OTTO AND TO THE PLANT AND THE PARTY OF THE P
Creditor's Name	home mortgage	]	· · · · · · · · · · · · · · · · · · ·	-		
Number Street						
P.O. Box 5170	As of the date you file, the claim is: Check all that apply.					
Dallas TX 75266	Contingent					
Dallas TX 75266 City State ZIP Code	☐ Unliquidated ☐ Disputed					
Who owes the debt? Check one.	Nature of lien. Check all that apply.					
<b>☑</b> Debtor 1 only	An agreement you made (such as mortgage or secured					
Debtor 2 only	car loan)					
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)					
At least one of the debtors and another	Judgment lien from a lawsuit					
Check if this claim relates to a community debt	Other (including a right to offset)	_				
Date debt was incurred	Last 4 digits of account number		en e	e-escapesso	aryyystainyn paryy pyranyn ponaanys y maina a 18 millio 20	SECONOMIC PROPERTY OF STATE OF
Add the dollar value of your entries in (	Column A on this page. Write that number here:	\$	787,000.00	,		

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Chang Ho Son Case number (if known) Debtor 1 First Name Column B Column C Column A **Additional Page** Unsecured Amount of claim Value of collateral Part 1: After listing any entries on this page, number them beginning with 2.3, followed that supports this portion Do not deduct the by 2.4, and so forth. value of collateral. claim If any Describe the property that secures the claim: Creditor's Name Street Number As of the date you file, the claim is: Check all that apply. Contingent ☐ Unliquidated ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured) car loan) Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt Last 4 digits of account number \_ Date debt was incurred Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. Contingent ■ Unliquidated 7IP Code State Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt Last 4 digits of account number Date debt was incurred Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. Contingent ZIP Code ☐ Unliquidated State ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured car loan) Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt Last 4 digits of account number \_ Date debt was incurred \_\_\_ Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

#### Case 19-26364-VFP Doc 1 Filed 08/26/19 Entered 08/26/19 11:05:08 Desc Petition Page 24 of 56

Chang Ho Son Case number (if known)\_ Debtor 1 Last Name List Others to Be Notified for a Debt That You Already Listed Part 2: Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? \_ Last 4 digits of account number \_\_\_ \_\_ \_\_\_ Name Number Street State ZIP Code City On which line in Part 1 did you enter the creditor? \_\_\_ Last 4 digits of account number \_\_\_ \_\_ \_\_ Name Street Number ZIP Code City State On which line in Part 1 did you enter the creditor? \_ Last 4 digits of account number \_\_\_ \_\_ \_\_ Name Number Street State ZIP Code City On which line in Part 1 did you enter the creditor? \_\_\_ Last 4 digits of account number \_\_\_\_ \_\_ \_\_\_ Name Street Number ZIP Code State City On which line in Part 1 did you enter the creditor? \_\_\_\_\_ Last 4 digits of account number \_\_\_\_ \_\_\_ Name Street Number State ZIP Code City On which line in Part 1 did you enter the creditor? \_ Last 4 digits of account number \_\_\_\_\_ Name Number Street ZIP Code City State

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Fill in this information to identify your case:				
Debtor 1	Chang Ho Son	Middle Name	Last Name	*
Debtor 2 (Spouse, if filin	ig) First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: District of New Jersey				
Case numbe (If known)	er			

Official Form 106E/F

#### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Par	t 1: List All of Your PRIORITY Unsecure	ed Claims			
	Do any creditors have priority unsecured claims  Mo. Go to Part 2.	s against you?			
1	Yes.				
		editor has more than one priority unsecured claim, list the	ne creditor sepa	rately for each	n claim. For
	each claim listed, identify what type of claim it is. If nonpriority amounts. As much as possible, list the c unsecured claims, fill out the Continuation Page of	a claim has both priority and nonpriority amounts, list th claims in alphabetical order according to the creditor's n Part 1. If more than one creditor holds a particular claim	at claim nere ar ame. If you have	nd snow both   e more than tv	priority and vo priority
1	(For an explanation of each type of claim, see the in	nstructions for this form in the instruction booklet.)	Total claim	Priority amount	Nonpriority amount
2.1		Last 4 digits of account number	\$	\$	<u> </u>
	Priority Creditor's Name	When was the debt incurred?			
	Number Street	Wileli Mas the dept incurred:			
	Number Officer	As of the date you file, the claim is: Check all that apply	1.		
-		☐ Contingent			
	City State ZIP Code	☐ Unliquidated			
	Who incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	■ Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim is for a community debt	<ul> <li>Claims for death or personal injury while you were intoxicated</li> </ul>			
	Is the claim subject to offset?	Other. Specify	-		
	☐ Yes				
2.2	TO CHANGE AND ADDRESS OF THE WASHINGTON THE	Last 4 digits of account number	\$	\$	\$
	Priority Creditor's Name	When was the debt incurred?	, , , , , , , , , , , , , , , , , , ,		
	Number Street	As of the date you file, the claim is: Check all that apply	<b>j</b> .		
		☐ Contingent			
	City State ZIP Code	Unliquidated			
	Who incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	- A			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	☐ Check if this claim is for a community debt	<ul> <li>Claims for death or personal injury while you were intoxicated</li> </ul>			
	Is the claim subject to offset?	Other. Specify	•		
	□ No				
	☐ Yes				and the state of t

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Debtor 1

Chang F	ło Son	
Circt Marno	Middle Name	Last Name

Case number (if known)\_\_\_

	t 1: Your PRIORITY Unsecured Claims				
Afte	or listing any entries on this page, number them	beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonpriority amount
		Last 4 digits of account number	\$	\$	\$
	Priority Creditor's Name	-			
	Number Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply.			
	City State ZIP Code	☐ Contingent ☐ Unliquidated			
	Who incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only	Domestic support obligations			
	Debtor 1 and Debtor 2 only	Taxes and certain other debts you owe the government			
	At least one of the debtors and another	☐ Claims for death or personal injury while you were			
	☐ Check if this claim is for a community debt	intoxicated  Other. Specify			
	Is the claim subject to offset?				
	☐ No ☐ Yes		WORKEN TO THE	1000 mg/s 2000 mg/s	and the second s
	(A)	Last 4 digits of account number	\$	\$	\$
	Priority Creditor's Name	_			
	Number Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply.			
		☐ Contingent			
	City State ZIP Code	Unliquidated			
	•	☐ Disputed			
	Who incurred the debt? Check one.	Turns of BBIODITY unacquired claims			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only Debtor 1 and Debtor 2 only	Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government  Claims for death or personal injury while you were			
	☐ Check if this claim is for a community debt	intoxicated  Other. Specify			
	is the claim subject to offset?				
	□ No				
	Yes	NOTION OF THE PROPERTY OF THE	oonid ariind CAAAA EETATTEE ATTA TEETAA EETA	unidad alkii San Haristoo Tansii 17 See To	CONTENT PORTO (200 CONTENTO (2
		Last 4 digits of account number	\$	\$	\$
	Priority Creditor's Name	When was the debt incurred?			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	- The state of the				
	City State ZiP Code	☐ Contingent☐ Unliquidated			
	City State ZIP Code	Disputed			
	Who incurred the debt? Check one.				
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only	Domestic support obligations			
	Debtor 1 and Debtor 2 only	Taxes and certain other debts you owe the government			
	At least one of the debtors and another	Claims for death or personal injury while you were	=00//00@3DFA447	www.cookleton - Tournary	and the state of the
	☐ Check if this claim is for a community debt	intoxicated  Other. Specify	200000000000000000000000000000000000000		
	Is the claim subject to offset?				
	□ No				
	□ voc				

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		Case 19-20304-VF1	- DUC	Petition	Page 27 of 56	Jesc	
Debte	or 1	Chang Ho Son			Case number (# known)		
Den	D# 1	First Name Middle Name	Last Name				
Par	t 2:	List All of Your NONPRIO	RITY Uns	ecured Claims			
3. [	Do anv	creditors have nonpriority un	secured cl	aims against you	?		
					court with your other schedules.		
	Yes		•				
r i	nonprio nclude	ribe upgooured claim, liet the cre	editor separa editor holds a	itely for each claim	order of the creditor who holds each claim. If a creditor has i. For each claim listed, identify what type of claim it is. Do not ist the other creditors in Part 3.If you have more than three no	HOL CIAI	IIIIS ali Cauy
						Tota	ı) claim
1.1	Atlan	ntic Show Boat Inc.			Last 4 digits of account number		16,271.20
	Nonndo	ority Creditor's Name			•	\$	10,271.20
	Philip	o S. Van Embden, PC., 9	00 East P	ine Street	When was the debt incurred?		
	Number		NJ	08332			
	City		State	ZIP Code	As of the date you file, the claim is: Check all that apply.		
					☐ Contingent		
	Who i	incurred the debt? Check one.			Unliquidated		
	_	ebtor 1 only			<b>☑</b> Disputed		
	_	ebtor 2 only ebtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
		least one of the debtors and anothe	r		☐ Student loans		
	Пск	neck if this claim is for a comm	unity deht		Obligations arising out of a separation agreement or divorce		
			,		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	IS the	claim subject to offset?			Other. Specify gambling debt		
	Ye						
4.2	Cani	ital Alliance Financial LLC	DOLLAND STORE OF STREET STORE ST		Last 4 digits of account number	\$	21,374.16
7.2		ority Creditor's Name	,		When was the debt incurred?		
	Sten	ger & Stenger, 2618 Eas	t Paris SE				
	Number	r Street	MI	49546	As of the date you file, the claim is: Check all that apply.		
	City	d Rapids	State	ZIP Code	☐ Contingent		
	VACIn a s	incurred the debt? Check one.			Unliquidated		
		ebtor 1 only			□ Disputed		
		ebtor 2 only			Type of NONPRIORITY unsecured claim:		
		ebtor 1 and Debtor 2 only			Student loans		
		least one of the debtors and anothe			Obligations arising out of a separation agreement or divorce		
		heck if this claim is for a comm	unity debt		that you did not report as priority claims		
		claim subject to offset?			☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify Credit	1	
	☑ No						
	**************************************	tendra di distribuit sa para di di Salamania aranta) e terrapa papana di didikasi (chimica). Ta hatisti Protesto (ch		enperusional vii lietus viittiisesti ryvojas vii vuodi dii tologisti viittiis		21/2021/2021/2021	
4,3	Baxt	ter Financial, LLC  ority Creditor's Name			Last 4 digits of account number	\$	5,798.26
		onty Creditor's Name I Such Kahn & Shepard, I	2C., 7 Cei	ntury Drive	When was the debt incurred?		
	Numbe	er Street					
		sippany	NJ State	07054 ZIP Code	As of the date you file, the claim is: Check all that apply.		
	City		Siale	AF COUG	☐ Contingent		
	Who i	incurred the debt? Check one.			T teligraidated		

**☑** Disputed

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Credit

Obligations arising out of a separation agreement or divorce

lacksquare Debts to pension or profit-sharing plans, and other similar debts

₩ No

Yes

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

☐ Check if this claim is for a community debt

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Debtor	r 1	Chang Ho Son	t Name	Case number (if known)	
		That Huste			
Part	2:	Your NONPRIORITY Unsecured	d Claims — Contin	uation Page	
After	listin	g any entries on this page, number	them beginning wit	h 4.4, followed by 4.5, and so forth.	Total claim
	Rank	of America		Last 4 digits of account number	\$ 62,628.61
i	Nonprio	nity Creditor's Name		When was the debt incurred?	
		Associates, Inc., 401 Minneto	nka Road	<del></del>	Annual Principles
	Number Hi Ne		08083	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
,	Who i	ncurred the debt? Check one.		☐ Unliquidated  ☐ Disputed	The state of the s
		btor 1 only		Type of NONPRIORITY unsecured claim:	
		btor 2 only btor 1 and Debtor 2 only		☐ Student loans	
	At I	least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	e La venta de la v
	☐ Ch	eck if this claim is for a community de	ebt	Debts to pension or profit-sharing plans, and other similar debts	
		claim subject to offset?		Other. Specify <u>credit</u>	
	☑ No ☐ Yes				
	<b></b> 16	5			
				Last 4 digits of account number	\$
	Nonprio	rity Creditor's Name		When was the debt incurred?	
	Number	Street		As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent Unliquidated	
	Who i	ncurred the debt? Check one.		☐ Disputed	
		btor 1 only		To a of NONDRIORITY unappeared claims	
		btor 2 only btor 1 and Debtor 2 only		Type of NONPRIORITY unsecured claim:	
		least one of the debtors and another		<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that</li> </ul>	
		neck if this claim is for a community d	eht	you did not report as priority claims	
		claim subject to offset?		Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
	□ No	•		Officer. Specify	
	☐ Ye				
ca					**************************************
				Last 4 digits of account number	\$
	Nonprio	rity Creditor's Name		When was the debt incurred?	
	Number	r Sireet		As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent Unliquidated	
	Who i	ncurred the debt? Check one.		☐ Disputed	
		ebtor 1 only		•	
		btor 2 only		Type of NONPRIORITY unsecured claim:	
		btor 1 and Debtor 2 only least one of the debtors and another		<ul><li>Student loans</li><li>Obligations arising out of a separation agreement or divorce that</li></ul>	
			aht	you did not report as priority claims	
		neck if this claim is for a community d	GNI	Debts to pension or profit-sharing plans, and other similar debts	
	Is the	claim subject to offset?		Other, Specify	
	☐ Ye				

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Debtor 1

Chang F	lo Son		Case number (if known)
Circl Mama	Middle Name	I set Nama	

Part 3: List 0

List Others to Be Notified About a Debt That You Already Listed

				On which entry in Part 1 or Part 2 did you list the original creditor?
ame				Constraint Death Creditors with Priority Unsecured Claims
ban	Street			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
umber	2000			Fall 2. Oreditors with Nonphority Onsecured Ordina
	-AHH->			Last 4 digits of account number
ity		State	ZIP Code	
				On which entry in Part 1 or Part 2 did you list the original creditor?
ame				Line of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
umber	Street			Part 2: Creditors with Nonpriority Unsecured
				Claims
ity		State	ZIP Code	Last 4 digits of account number
Name of the second seco			ACCEPANISM OF THE STATE OF THE SAME OF THE	On which entry in Part 1 or Part 2 did you list the original creditor?
ame				
				Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
umber	Street			Part 2: Creditors with Nonpriority Unsecured Claims
			······	Last 4 digits of account number
ity	engan ayad kirilin kir	Stale	ZIP Code	
	waw		······	On which entry in Part 1 or Part 2 did you list the original creditor?
ame				Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
lumber	Street			☐ Part 2: Creditors with Nonpriority Unsecured
	·····			Claims
			ZIP Code	Last 4 digits of account number
ity 	gyanez eta arta (h. 1865), et etta (h. 1846). Etta (h. 1846).	State	ZIP GOGE	
lame		10.000117		On which entry in Part 1 or Part 2 did you list the original creditor?
				Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
umber	Street			Part 2: Creditors with Nonpriority Unsecured
				Claims
ity		State	ZIP Code	Last 4 digits of account number
CONTRACTOR PROPERTY AND ADDRESS OF THE PERTY ADDRES	AND OF THE PROPERTY OF THE PRO	angangan kan mininka kanan 1997 ni mininka kanan 1992 ni mininka kanan 1992 ni mininka kanan 1992 ni mininka k	anni de Salanda (Salanda) (Salanda) (Salanda) (Salanda) (Salanda) (Salanda) (Salanda) (Salanda) (Salanda) (Sal	On which entry in Part 1 or Part 2 did you list the original creditor?
lame				
			- Little	Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber	Street			Part 2: Creditors with Nonpriority Unsecured Claims
				Last 4 digits of account number
ity		State	ZIP Code	Last 4 digits of account matthers
lomo		Alley .		On which entry in Part 1 or Part 2 did you list the original creditor?
fame				Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
lumber	Street			Part 2: Creditors with Nonpriority Unsecured
				Claims

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Debtor 1

Chang I	lo Son		
	141 S.H. 11 - 11 - 11 - 11 - 11 - 11 - 11 - 1	f ant bloms	

Case number (if known)\_\_\_\_\_

Dav4	Λ.

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims Add the amounts for each type of unsecured claim.	. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
Withdraws and programmers agreement	<ol> <li>Other. Add all other nonpriority unsecured claims.</li> <li>Write that amount here.</li> </ol>	6i.	+ \$	206,072.23
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$	206,072.23

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Debtor Chang Ho Son  First Name Middle Name Last Name
Debtor 2
(Spouse If filling) First Name Middle Name Last Name
United States Bankruptcy Court for the: District of New Jersey
Case number(/if known)

#### Official Form 106G

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person o	r company wit	h whom you	have the contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.2					
ļ	Name				
	Number	Street			<del></del>
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			<del></del>
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			<del></del>
	City	enceptage entertainment en entertainment et de desertainment	State	ZIP Code	
2.5					
	Name				
A for the man of the band and the formal day of	Number	Street		Anni-	
V	City		State	ZIP Code	

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Fill in this information to ide			
Debtor 1 Chang Ho Sc First Name	Middle Name	Last Name	-
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name	-
United States Bankruptcy Court for	or the: District of New Jersey		
(If known)			Check if this is a amended filing
Official Form 106I	4		
Schedule H: Y	<del></del>	·e	12/15
			. Be as complete and accurate as possible. If two married peop
Arizona, California, Idaho.  No. Go to line 3.  Yes. Did your spouse,	nave you lived in a commu Louisiana, Nevada, New M former spouse, or legal equ	unity property state or terr Mexico, Puerto Rico, Texas, uivalent live with you at the	itory? (Community property states and territories include Washington, and Wisconsin.)
Name of your spouse,	ormer spouse, or legal equivalent	44444	
Number Street		- 1100.0	
City	State	ZIP Code	
In Column 1, list all of you shown in line 2 again as Schedule D (Official For	a codebtor only if that pe	erson is a guarantor or co	lebtor if your spouse is filing with you. List the person signer. Make sure you have listed the creditor on chedule G (Official Form 106G). Use Schedule D,
Column 1: Your codebt	or		Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1 In Sung Son			Schedule D, line 2.1
Name 273 5th Street			☐ Schedule E/F, line
Number Street	NJ	07650	☐ Schedule G, line
Palisades Park	State	ZIP Cod	la

page 1 of <u>1</u>

☐ Schedule D, line 2.2

☐ Schedule E/F, line \_\_\_\_\_

□ Schedule E/F, line \_\_\_\_\_
□ Schedule G, line \_\_\_\_\_

☐ Schedule G, line \_\_\_\_\_

☐ Schedule D, line \_\_\_

07650

ZIP Code

NJ

State

City

3.2

3.3

In Sung Son

273 5th Street

Palisades Park

Name

Number

City

Name

Number

Fill in this information to identify	your case:					
Debtor 1 Chang Ho Son						
Debtor 1 Criang 110 3011 First Name	Middle Name	Last Name		-		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: D	District of New Jersey	had				
Case number		<u></u>		Chi	eck if thi	s is:
(If known)					An ame	nded filing
						ement showing postpetition chapter 13 as of the following date:
Official Form 106I					MM / DD	O / YYYY
Schedule I: You	r Income					12/15
cumplying correct information If yo	ou are married and not fili se is not filing with you, o top of any additional pag	ng jointly, and you do not include into	ur spa	ouse is living tion about vo	g with yo our spou	2), both are equally responsible for u, include information about your spouse. se. If more space is needed, attach a lown). Answer every question.
Fill in your employment information.		Debtor 1				Debtor 2 or non-fillng spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	☐ Employed	ed			☐ Employed ☑ Not employed
Include part-time, seasonal, or self-employed work.						
Occupation may include student or homemaker, if it applies.	Occupation	- 111.00				
	Employer's name					
	Employer's address	Number Street				Number Street
				715.0		City State ZIP Code
	How long employed the	City re?	Stat	e ZIP Code		City State ZIP Code
Part 2: Give Details About	Monthly Income					
spouse unless you are separated.						te \$0 in the space. Include your non-filing
If you or your non-filing spouse ha below. If you need more space, at	ive more than one employe Itach a separate sheet to th	er, combine the info iis form.	rmatio	on for all emp	loyers fo	r that person on the lines
				For Deb	tor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sale deductions). If not paid monthly,	ary, and commissions (be calculate what the monthly	efore all payroll wage would be.	2.	\$(	00.0	\$0.00
3. Estimate and list monthly over	time pay.		3.	+\$	0.00	+ \$0.00
4. Calculate gross income. Add li	ne 2 + line 3.		4.	\$(	0.00	\$0.00

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Case number (if known)

Chang Ho Son Debtor 1 Middle Name For Debtor 1 For Debtor 2 or non-filing spouse 0.00 0.00 Copy line 4 here..... 5. List all payroll deductions: 0.00 0.00 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. 5b. Mandatory contributions for retirement plans 0.00 0.00 5c. 5c. Voluntary contributions for retirement plans 0.00 0.00 5d 5d. Required repayments of retirement fund loans 0.00 0.00 5e. 5e. Insurance 0.00 0.00 5f. 5f. Domestic support obligations 0.00 0.00 5g. 5g. Union dues 0.00 0.00 5h. 5h. Other deductions. Specify: 0.00 0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h. 0.00 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. monthly net income. 0.00 0.00 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 8c. settlement, and property settlement. 0.00 0.00 8d. 8d. Unemployment compensation 742.00 0.00 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 0.00 0.00 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income 0.00 8h. 0.00 8h. Other monthly income. Specify: 0.00 742.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 10. Calculate monthly income. Add line 7 + line 9. 742.00 0.00 742.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 742.00 11. **+** Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 742.00 Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Debtor 1 Chang Ho Son First Name  Debtor 2 (Spouse, if filing) First Name  United States Bankruptcy Court for the:  Case number (If known)  Official Form 106J  Schedule J: You  Be as complete and accurate as possible to the state of the st	Middle Name  Lest Name  Lest Name  District of New Jersey  Lest Name  Lest Name  District of New Jersey	A supp expens  MM / Di	ended filing lement showing postples as of the following	date: 12/15 ng correct
information. If more space is need (if known). Answer every question	ed, attach another sheet to this form	. On the top of any additional	pages, write your name	e and case number
Part 1: Describe Your Hou	ısehold			
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a s  No Yes. Debtor 2 must fil	separate household? le Official Form 106J-2, <i>Expenses for</i> S	eparate Household of Debtor 2.		
2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.	☐ No ☐ Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.		wife	<u>63</u>	No Yes
Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongo	☑ No □ Yes ing Monthly Expenses			
Estimate your expenses as of you expenses as of a date after the bar applicable date. Include expenses paid for with no	r bankruptcy filing date unless you a nkruptcy is filed. If this is a supplem n-cash government assistance if you	ental <i>Schedule J</i> , check the bo I know the value of	ement in a Chapter 13 on ox at the top of the form Your expe	n and fill in the
	d it on Schedule I: Your Income (Offi expenses for your residence. Include		\$4.	0.00
If not included in line 4:				
4a. Real estate taxes			4a. \$	0.00
4b. Property, homeowner's, or	renter's insurance		4b. \$	0.00
4c. Home maintenance, repair,	and upkeep expenses		4c. \$	0.00
4d. Homeowner's association of	or condominium dues		4d. \$	0.00

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Debtor 1 Chang Ho Son Case number (it known)\_\_\_\_\_\_

				Your ex	rpenses
			_	\$	6,500.00
6.   Electricity, heat, natural gas   6.   200.00	5.	Additional mortgage payments for your residence, such as nome equity loans	5,		
Second Comment   Seco	6.	Utilities:			200.00
100.00		6a. Electricity, heat, natural gas		\$	
86. Other, Specify:  86. Other, Specify:  7. Food and housekeeping supplies  8. Childcare and children's education costs  8. \$ 0.00  9. Clothing, laundry, and dry cleaning  9. \$ 0.00  10. Personal care products and services  11. Security of the services				\$	
				\$	
1.   Childcare and children's education costs   8.   \$ 0.00		6d. Other. Specify:	6d.	\$	
Citating laundry, and dry cleaning   S   S   0.00	7.	Food and housekeeping supplies	7.	\$	
10.   Personal care products and services   10.   \$   50.00	8.	Childcare and children's education costs	8.	\$	
10.   Personal care products and services   200.00	9.	Clothing, laundry, and dry cleaning	9.	\$	
Transportation. Include gas, maintenance, bus or train fare.   \$ 200.00	10.	Personal care products and services	10.	\$	
12.	11.	Medical and dental expenses	11.	\$	200.00
13.   Entertainment, clubs, recreation, newspapers, magazines, and books   13.   \$   100.00     14.   Charitable contributions and religious donations   14.   \$   \$   \$   \$   \$   \$   \$   \$   \$	12.		12.	\$	200.00
14.         Charitable contributions and religious donations         14.         \$ 50.00           15.         Insurance.	13	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
15.   Insurance			14.	\$	50.00
15a. Life insurance       15a. \$ 0.00         15b. Health insurance       15b. \$ 0.00         15c. Vehicle insurance       15c. \$ 0.00         15d. Other insurance. Specify:		Insurance.			
15b. Health insurance			15a.	\$	0.00
15c. Vehicle insurance   15c. \$ 0.00     15d. Other insurance. Specify:			15b.	\$	0.00
15d. Other insurance. Specify:			15c.	\$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:			15d.	\$	0.00
Specify:   16.					
17a. Car payments for Vehicle 1       17a. \$ 0.00         17b. Car payments for Vehicle 2       17b. \$ 0.00         17c. Other. Specify:	16.		16.	\$	0.00
17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. Other. Specify:	17.	Installment or lease payments:			
17b. Car payments for Vehicle 2  17c. Other. Specify:		17a. Car payments for Vehicle 1	17a.	\$	
17c. Other. Specify:		17b. Car payments for Vehicle 2	17b.	\$	
17d. Other. Specify:		17c. Other. Specify:	17c.	\$	
your pay on line 5, Schedule I, Your Income (Official Form 106l).  18. \$ 0.00  19. Other payments you make to support others who do not live with you.  Specify:		17d. Other. Specify:	17d.	\$	0.00
Specify:	18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses	19.	Other payments you make to support others who do not live with you.			
20a. Mortgages on other property       20a. \$		Specify:	19.	\$	0.00
20a. Mortgages on other property       20a. ©       0.00         20b. Real estate taxes       20b. \$       0.00         20c. Property, homeowner's, or renter's insurance       20c. \$       0.00         20d. Maintenance, repair, and upkeep expenses       20d. \$       0.00	20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	1e.		0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses  20d. \$ 0.00		20a. Mortgages on other property	20a.		0.00
20c. Property, homeowners, or renter's insurance  20d. Maintenance, repair, and upkeep expenses  20d. \$ 0.00		20b. Real estate taxes	20b.	\$	
20d. Maintenance, repair, and upkeep expenses		20c. Property, homeowner's, or renter's insurance	20c.	-	0.00
20e. Homeowner's association or condominium dues 20e. \$		20d. Maintenance, repair, and upkeep expenses	20d.		0.00
		20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	(	Chang Ho	Son			Case number (if know	un)	n	
DODGE 1		First Name	Middle Name	Last Name	-				
21. <b>Oth</b>	i <b>er</b> . Sp	oecify:					21.	+\$	0.00
22. <b>Cal</b>	culate	your mont	niy expenses.						
22a	. Add	lines 4 throu	gh 21.				22a.	\$	7,900.00
22b	. Copy	y line 22 (mo	nthly expenses	for Debtor 2), if any,	, from Official Form 106.	J-2	22b.	\$	0.00
220	. Add	line 22a and	22b. The resul	t is your monthly exp	enses.		22c.	\$	7,900.00
								***************************************	
23. Calc	ulate	your month	ly net income.					•	742.00
23a.	Сор	y line 12 (yo	ur combined m	onthly income) from	Schedule I.		23a.	\$	1 12.00
23b.	Сор	y your month	ily expenses fr	om line 22c above.			23b.	-\$	7,900.00
23c.		•	onthly expense r monthly net ii	s from your monthly income.	income.		23c.	\$	-7,158.00
24. <b>Do</b> y	ou ex	opect an inc	rease or decre	ase in your expens	es within the year afte	or you file this form?			
For mon	examp Igage	ole, do you e payment to i	rpect to finish parcrease or dec	paying for your car lo	an within the year or do nodification to the terms	you expect your s of your mortgage?			
<b>1</b>	lo.							y,	
	es.	Explain he							
		1							
		İ							

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this information to identify your case:				
Chang Ho San				
r 1 Chang Ho Son First Name Middle Name i	Last Name	-		
Γ2	Last Name	_		
States Bankruptcy Court for the: District of New Jersey				
numberwn)				
,				Check if thi
		<del></del>		amended fi
fficial Form 106Dec				
eclaration About an Indi	ividual [	)ebtor's Sc	hedules	13
The state of the s				
o married people are filing together, both are equally r	responsible for su	pplying correct informat	ion.	
aining money or property by fraud in connection with a	a bankruptcy case	can result in fines up to	\$250,000, or impriso	nment for up to
aining money or property by fraud in connection with a rs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an a	a bankruptcy case	can result in fines up to	\$250,000, or impriso	nment for up to
aining money or property by fraud in connection with a ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an article.	a bankruptcy case	can result in fines up to	\$250,000, or impriso	nment for up to
u must file this form whenever you file bankruptcy sche taining money or property by fraud in connection with a tars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an atal No  Yes. Name of person	a bankruptcy case	can result in fines up to	\$250,000, or imprisons?  Preparer's Notice, Declar	nment for up to
saining money or property by fraud in connection with a ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an are No	a bankruptcy case	u fill out bankruptcy forn  Attach Bankruptcy Petition	\$250,000, or imprisons?  Preparer's Notice, Declar	nment for up to
aining money or property by fraud in connection with a irs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an at No No Not Not Not Not Not Not Not Not	a bankruptcy case	u fill out bankruptcy form  Attach Bankruptcy Petition Signature (Official Form 11	ns?  Preparer's Notice, Declar 9).	nment for up to
aining money or property by fraud in connection with a trs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an at No  Yes. Name of person  Under penalty of perjury, I declare that I have read the	a bankruptcy case	u fill out bankruptcy form  Attach Bankruptcy Petition Signature (Official Form 11	ns?  Preparer's Notice, Declar 9).	nment for up to
saining money or property by fraud in connection with a ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an are No	a bankruptcy case	u fill out bankruptcy form  Attach Bankruptcy Petition Signature (Official Form 11	ns?  Preparer's Notice, Declar 9).	nment for up to
aining money or property by fraud in connection with a trs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below  Did you pay or agree to pay someone who is NOT an at No  Yes. Name of person  Under penalty of perjury, I declare that I have read the	a bankruptcy case	u fill out bankruptcy form  Attach Bankruptcy Petition Signature (Official Form 11	ns?  Preparer's Notice, Declar 9).	nment for up to
Sign Below  Did you pay or agree to pay someone who is NOT an at No  Yes. Name of person  Under penalty of perjury, I declare that I have read the that they are true and correct.	a bankruptcy case  ittorney to help you  summary and sch	u fill out bankruptcy form  Attach Bankruptcy Petition Signature (Official Form 11)	ns?  Preparer's Notice, Declar 9).	nment for up to
Sign Below  Did you pay or agree to pay someone who is NOT an at No  Yes. Name of person  Under penalty of perjury, I declare that I have read the that they are true and correct.	a bankruptcy case	u fill out bankruptcy form  Attach Bankruptcy Petition Signature (Official Form 11)	ns?  Preparer's Notice, Declar 9).	nment for up to

Date MM / DD / YYYY

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#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

-	rital status?				
<ul><li>✓ Married</li><li>✓ Not married</li></ul>					
During the last 3 years, h	-				
Yes. List all of the place	ces you lived in the last 3	years. Do not include	where you live now.		
Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
			☐ Same as Debtor 1		Same as Debtor
	4.84	From	Number Street		From
Number Street		То	numper Street		To
City	State ZIP Code	_	City	State ZIP Code	
·			☐ Same as Debtor 1		Same as Debtor
		From			From
Number Street		To	Number Street		То
City	State ZIP Code	-	City	State ZIP Code	
ON,	Since Ell Cons		J.,,	mii w	

Part 2: Explain the Sources of Your Income

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ebtor 1	Chang Ho Son First Name Middle Name Last N	Name	Case nur	mber (if known)	
4 Die	you have any income from employmen	t or from operating a bu	siness during this year	or the two previous cale	ndar vears?
Fill	in the total amount of income you received ou are filing a joint case and you have inco	l from all jobs and all busi	nesses, including part-tir	ne activities.	
	No Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$0.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$ 0.00
	For last calendar year:	Wages, commissions, bonuses, tips	s 10,205.00	Wages, commissions, bonuses, tips	s 13,923.00
	(January 1 to December 31,2018 YYYY	Operating a business	Ψ	Operating a business	¥ <u> </u>
	For the calendar year before that:	Wages, commissions, bonuses, tips	12.2880	Wages, commissions, bonuses, tips	\$
	(January 1 to December 31,)	Operating a business	, <u>, , , , , , , , , , , , , , , , , , </u>	Operating a business	*
¥	each source and the gross income from e No Yes. Fill in the details.	ach source separately. Do	o not include income that	t you listed in line 4.	
		Debtor 1		Debtor 2	
		Sources of Income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until		\$		\$
	the date you filed for bankruptcy:		\$ \$		\$ \$
	For last calendar year:		\$		\$
	(January 1 to December 31,2018 )		\$ \$		\$ \$
	For the calendar year before that:		\$		\$
	(January 1 to December 31,)		\$		\$
			\$		Ф

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Case number (if known)\_

ebtor 1	Chang Ho Son First Name Middle Name Last Name		Case	number (if known)	
Part 3:	List Certain Payments You Made Before	e You Filed	for Bankruptcy		
s. Are eitl	her Debtor 1's or Debtor 2's debts primarily c	onsumer debi	ls?		
☐ No.	. Neither Debtor 1 nor Debtor 2 has primarily "incurred by an individual primarily for a person	nal, family, or h	ousehold purpose."		1(8) as
	During the 90 days before you filed for bankrup	otcy, did you p	ay any creditor a total of	f \$6,825* or more?	
	☐ No. Go to line 7.				
	Yes. List below each creditor to whom you total amount you paid that creditor. Do child support and alimony. Also, do not * Subject to adjustment on 4/01/22 and every 3	o not include p ot include payr	ayments for domestic sonents to an attorney for	upport obligations, such as this bankruptcy case.	
☑ Yes	s. Debtor 1 or Debtor 2 or both have primarily	consumer de	bts.		
	During the 90 days before you filed for bankrup			f \$600 or more?	
	☐ No. Go to line 7.				
	Yes. List below each creditor to whom you	naid a total of	\$600 or more and the to	otal amount you paid that	
	creditor. Do not include payments for alimony. Also, do not include paymen	domestic supp	ort obligations, such as	child support and	
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for
			\$	\$	☐ Mortgage
	Creditor's Name				Car
	Number Street				Credit card
	Hallado				Loan repayment
					Suppliers or vendor
	City State ZIP Code				Other
			\$	\$	☐ Mortgage
	Creditor's Name				☐ Car
	Number Street				Credit card
	Number Street				Loan repayment
					Suppliers or vendors
	City State ZIP Code				Other
	City State 21F Code				
			_	•	
	Creditor's Name		\$	<b></b> \$	Mortgage
					☐ Car
	Number Street				Credit card
					Loan repayment
					Suppliers or vendors Other

Chang Ho Son

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tor 1	Chang Ho Son First Name Middle Name Last Name		•	Case number (if known)	
inside corpo agent such	n 1 year before you filed for bankruptcy, did yers include your relatives; any general partners; retations of which you are an officer, director, pers, including one for a business you operate as a sas child support and alimony.	relatives of any g son in control, or	general partners; p r owner of 20% or i	artnerships of which more of their voting	h you are a general partner; securities; and any managing
Ø N					
₩ Ye	es. List all payments to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
ī	insider's Name		\$	. \$	
Ī	Number Street				
	AANI A BARRA CHARLES CONTROL C				
Ō	City State ZIP Code		\$	\$	
_	nsider's Name	·	Ψ	. Ψ	
	Number Street				
ō	City State ZIP Code				
n ins	n 1 year before you filed for bankruptcy, did yo sider? e payments on debts guaranteed or cosigned by		ayments or transf	fer any property o	n account of a debt that benefited
1 No	o es. List all payments that benefited an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Ìı	nsider's Name		\$	. \$	
Ā	lumber Street				
 	Sity State ZIP Code	,			
			\$	· . \$	
Īr	nsider's Name				
Ñ	lumber Street			The second of A A.	
-	ity State ZIP Code				

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Last Name

Case number (if known)

Middle Name Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☑ No Yes. Fill in the details. Status of the case Nature of the case Court or agency Pending Case title\_ Court Name On appeal ☐ Concluded Number Street Case number City State ZIP Code Pending Case title\_ Court Name On appeal ☐ Concluded Number Street Case number ZIP Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ■ No. Go to line 11. Yes. Fill in the information below. Describe the property Date Value of the property home located at 273 5th Street Palisades Park, NJ 07650 Bank of New York Mellon 11/17/2017 Creditor's Name Pluese, Becker & Saltzman LLC Explain what happened Property was repossessed. 20000 Horizon Way, # 900 Property was foreclosed. Property was garnished. 08054 Mt Laurel NJ Property was attached, seized, or levied. State ZiP Code Describe the property Date Value of the property Creditor's Name Number Street Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. City ZIP Code State Property was attached, seized, or levied.

Chang Ho Son

First Name

Debtor 1

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his 00 days before you filed for to observe	man alla ann anaditan in desire e territore	alal laadikuklas 4 - 66 -	
nin 90 days before you filed for bankru ounts or refuse to make a payment bei	ptcy, did any creditor, including a bank or finan cause you owed a debt?	icial institution, set off any a	mounts from your
No			
Yes. Fill in the details.			
	Describe the action the creditor took	Defe action	Am at
		Date action was taken	Amount
Creditor's Name			
			\$
Number Street	PORTON AND AND AND AND AND AND AND AND AND AN		,
	***		
	The state of the s		
City State ZIP Code	Last 4 digits of account number: XXXX		
nin 1 year before you filed for bankrupt	cy, was any of your property in the possession	of an assignee for the benef	fit of
ditors, a court-appointed receiver, a cu	stodian, or another official?		
No			
Yes			
<b>=</b>			
List Certain Gifts and Contribu	itions		
No	tcy, did you give any gifts with a total value of n	nore than \$600 per person?	
No ∕es. Fill in the details for each gift.			Value
	tcy, did you give any gifts with a total value of n	nore than \$600 per person? Dates you gave the glifts	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you gave	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you gave	Value \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	Value \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	Value \$ \$
No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person		Dates you gave	Value \$ \$
No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person		Dates you gave	Value \$ \$
No Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift		Dates you gave	Value \$ \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	Value \$ \$
Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Tumber Street	Describe the gifts	Dates you gave	Value \$ \$
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Tumber Street  State ZIP Code  Person's relationship to you	Describe the gifts	Dates you gave the glfts	\$ \$
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Tumber Street  Sity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600	Describe the gifts	Dates you gave the gifts	Value  \$  \$ Value
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Tumber Street  Street ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600	Describe the gifts	Dates you gave the gifts  Dates you gave	\$ \$
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Tumber Street  Sity State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600	Describe the gifts	Dates you gave the gifts  Dates you gave	\$ \$
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Fumber Street  State ZIP Code  Person's relationship to you  Sifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts  Dates you gave	\$ \$
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Tumber Street  State ZIP Code  Person's relationship to you  Sifts with a total value of more than \$600 er person	Describe the gifts	Dates you gave the gifts  Dates you gave	\$ \$
Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Fumber Street  State ZIP Code  Person's relationship to you  Sifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts  Dates you gave	\$ \$
Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift	Describe the gifts	Dates you gave the gifts  Dates you gave	\$ \$
Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift  Jumber Street  State ZIP Code  Person's relationship to you  Sifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts  Dates you gave	\$ \$

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or 1	Chang Ho Son First Name Middle Name La	Case number (if known)_		
	Filst Name missie Maile	i Raine		
Afithi	n 2 years hafara you filed for hankru	ptcy, did you give any gifts or contributions with a total valu	o of more than \$6	ing to any charity?
<b>Z</b> N		proy, and you give any gires or contributions with a total vall	e oi more man eo	oo to any chanty r
	o es. Fill in the details for each gift or cor	ntribution.		
			B-4	Mal
	Sifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
_			Y A. T.	\$
Ch	narity's Name			-
_		-		\$
Nu	imber Street	•	on commerce on constant and con	
Cit	y State ZiP Code			
t 6:	List Certain Losses			
,	List Vertain Losses			
	Describe the property you lost and low the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
[			Ì	
			<del></del>	\$
(	naft v <sup>a</sup> t "dans sand" an ad dans stitude in minden in terbes "dans a men men men men men men a men a men a men a		Western	
7:	List Certain Payments or Tran	sfers		****
	n 1 year before you filed for bankrup onsulted about seeking bankruptcy	tcy, did you or anyone else acting on your behalf pay or tran	sfer any property	to anyone
		eparers, or credit counseling agencies for services required in yo	ur bankruptcy.	
<b>Z</b> No	)			
<b>1</b> Ye	s. Fill in the details.			
		Description and value of any property transferred	Date payment or	Amount of payment
P	erson Who Was Paid		transfer was made	
_				
N	umber Street			\$
				¢
_				Φ
CI	ty State ZIP Code			
Ēr	mail or website address			
	erson Who Made the Payment, if Not You			

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	Last Name	Case number (if kno	780)	
MPA IN THE SECOND SECON	MANUAL 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987 - 1987			PETT CPS (CS) (PETTS) (and a description of a second constant of the
	Description and value of any property	'transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid				\$
Number Street	_			\$
***************************************	_			T
City State ZIP Code				
Email or website address				
Person Who Made the Payment, if Not You	-			
oromised to help you deal with your created not include any payment or transfer that  ✓ No  ✓ Yes. Fill in the details.	it you listed on line 16.	, MILUI SI		
	Description and value of any property	transferred	transfer was	Amount of payme
Person Who Was Paid			made	
Number Street	—			\$
City State ZIP Code			••••	\$
Vithin 2 years before you filed for bankru ransferred in the ordinary course of you nelude both outright transfers and transfers	ur business or financial affairs?			-
o not include glits and transfers that you n  No Yes. Fill in the details.	·			
1 No	Description and value of property transferred	Describe any prop or debts paid in ex	erty or payments received change	Date transfer was made
1 No				
No Yes. Fill in the details.				
Yes. Fill in the details.  Person Who Received Transfer				
Yes. Fill in the details.  Person Who Received Transfer  Number Street				
No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code				
No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you				
No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you  Person Who Received Transfer				

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or 1	Chang Ho	Son Middle Name	Last Name	Case number (if kn	онп)	
			ekruptcy, did you transfer any prope d asset-protection devices.)	rty to a self-settled tru	st or similar device of v	vhich you
Z No	•	•	,			
			Description and value of the prop			Date transfer was made
						was made
Na	ame of trust	11-P-0-0-11-0-11-0-11-0-11-0-11-0-11-0-				
			ınts, İnstruments, Safe Deposit			A CONTRACTOR OF THE CONTRACTOR
osed clud roke No	d, sold, move le checking, s rage houses,	d, or transferred? avings, money mark pension funds, coo	uptcy, were any financial accounts over, or other financial accounts; certoeratives, associations, and other fin	ificates of deposit; sha	•	·
	o. i m m me u	etans.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance befo
N	ame of Financial I	nstitution		Checking		\$
N	umber Street		<del>-</del>	Savings  Money market		
Ci	ity	State ZIP Code	_	☐ Brokerage ☐ Other		
N	ame of Financial is	nstitution	xxxx	☐ Checking		\$
Nu	umber Street		_	☐ Money market☐ Brokerage		
Ci	tv	State ZIP Code	<del></del>	Other		
o you curii No	u now have, o ties, cash, or	r did you have withi other valuables?	n 1 year before you filed for bankrup	etcy, any safe deposit i	box or other depository	for
			Who else had access to it?	Describe the	e contents	Do you still have it?
Na	me of Financial in	stitution	Name			☐ No ☐ Yes
Nu	ımber Street		Number Street			A continued to a cont
Cit		State 7IP Code	City State ZIP Code			

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Debtor 1	Chang Ho Son		Case number (if known)	
	First Name Middle Name	Last Name	Case number (// known)	***************************************
22. Have	e you stored property in a storage ເ	ınit or place other than your home wit	hin 1 year before you filed for bankrup	tcy?
	· · ·			
<b>U</b> 1	Yes. Fill in the details.			
		Who else has or had access to it?	Describe the contents	Do you still have it?
			**************************************	
	Name of Storage Facility	News		☐ No
	Name of Storage Pacifity	Name		☐ Yes
	Number Street	Number Street		
		Trained Street		
		CityState ZIP Code		
	City State ZIP Cod-		i.ib	
	Olive Zir Oou		i	
Part 9	Identify Property You Ho	ld or Control for Someone Else		
23. DO )	you nold or control any property th lold in trust for someone.	at someone else owns? Include any p	roperty you borrowed from, are storing	ı for,
<b>9</b>				
	Yes. Fill in the detaits.			
		Where is the property?	Describe the property	Value
		time to the property.		value
		<del></del>		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Ournaria Maria			l <b>6</b>
	Owner's Name		ę . 	\$
	Owner's Name  Number Street	Number Street		•
		Number Street		<b>\$</b>
				\$
		City State ZIP.	Code	*
Part 10	Number Street  City State ZIP Code	City State ZIP	Code	*
	Number Street  City State ZIP Code  D: Give Details About Environment	City State ZIP	Code	*
For the	Number Street  City State ZIP Code  Give Details About Environ  purpose of Part 10, the following d	City State ZIP		
or the Envi haza	Number Street  City State ZIP Code  D: Give Details About Environ  purpose of Part 10, the following di  ironmental law means any federal, serdous or toxic substances, wastes	City State ZIP of the commental information  refinitions apply: state, or local statute or regulation core, or material into the air, land, soil, sur	ncerning pollution, contamination, rele	ases of
or the Envi haza inclu	City State ZIP Code  City State ZIP Code  D: Give Details About Environmental law means any federal, and ardous or toxic substances, wastes auding statutes or regulations control	city State ZIP on the city of	ncerning pollution, contamination, rele rface water, groundwater, or other med s, wastes, or material.	ases of lium,
For the Envi haza inclu Site	O: State ZIP Code  D: Give Details About Environmental law means any federal, and ardous or toxic substances, wastes using statutes or regulations control means any location, facility, or pro	city State ZIP of the control of the	ncerning pollution, contamination, rele	ases of lium,
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For the Envi. haza inclu Site utiliz	Number Street  City State ZIP Code  D: Give Details About Environmental law means any federal, sardous or toxic substances, wastes uding statutes or regulations control means any location, facility, or proze it or used to own, operate, or utility.	City State ZIP of City State ZIP of City State ZIP of City State ZIP of City State ZIP of City State Information Cores, or material into the air, land, soil, surpling the cleanup of these substances perty as defined under any environme lize it, including disposal sites.	ncerning pollution, contamination, rele rface water, groundwater, or other med s, wastes, or material.	ases of lium,
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Envi haza inclu Site utiliz Haza subs	City State ZIP Code  Give Details About Environmental law means any federal, and ardous or toxic substances, wastes adding statutes or regulations control means any location, facility, or proceed it or used to own, operate, or utilizardous material means anything an stance, hazardous material, pollutarial notices, releases, and proceeding	city State ZIP of commental information  definitions apply: state, or local statute or regulation core, or material into the air, land, soil, surpling the cleanup of these substances perty as defined under any environmentalize it, including disposal sites.  environmental law defines as a hazarent, contaminant, or similar term.	ncerning pollution, contamination, rele rface water, groundwater, or other med s, wastes, or material. ental law, whether you now own, operat dous waste, hazardous substance, tox	ases of lium, de, or
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For the Envi haza inclus Site utiliz Haza subs	City State ZiP Code  Give Details About Environmental law means any federal, and any statutes or regulations control means any location, facility, or proceed to used to own, operate, or utilizations material means anything and statutes, releases, and proceeding any governmental unit notified you like	city State ZIP of commental information  definitions apply: state, or local statute or regulation core, or material into the air, land, soil, surpling the cleanup of these substances perty as defined under any environmentalize it, including disposal sites.  environmental law defines as a hazarent, contaminant, or similar term.	ncerning pollution, contamination, rele rface water, groundwater, or other med s, wastes, or material. ental law, whether you now own, operated dous waste, hazardous substance, tox f when they occurred.	ases of lium, de, or
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For the Envi haza inclus Site utiliz Haza subs	City State ZiP Code  Give Details About Environmental law means any federal, and any statutes or regulations control means any location, facility, or proceed to used to own, operate, or utilizations material means anything and statutes, releases, and proceeding any governmental unit notified you like	city State ZIP of commental information  definitions apply: state, or local statute or regulation core, or material into the air, land, soil, surpling the cleanup of these substances perty as defined under any environmentalize it, including disposal sites.  environmental law defines as a hazarent, contaminant, or similar term.  Ings that you know about, regardless of that you may be liable or potentially liable.	ncerning pollution, contamination, rele rface water, groundwater, or other med s, wastes, or material. ental law, whether you now own, operated dous waste, hazardous substance, tox f when they occurred.	ases of lium, de, or
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For the Environment Environmen	City State ZiP Code  Give Details About Environmental law means any federal, and any statutes or regulations control means any location, facility, or proceed to used to own, operate, or utilizations material means anything and stance, hazardous material, pollutal all notices, releases, and proceeding any governmental unit notified you like. Fill in the details.	city State ZIP of City State ZIP of City State Definitions apply: state, or local statute or regulation core, or material into the air, land, soil, surpoliting the cleanup of these substances perty as defined under any environmentalize it, including disposal sites.  environmental law defines as a hazardat, contaminant, or similar term.  Ings that you know about, regardless of that you may be liable or potentially list.  Governmental unit	ncerning poliution, contamination, rele rface water, groundwater, or other med s, wastes, or material. ental law, whether you now own, operated dous waste, hazardous substance, tox of when they occurred.	ases of lium, de, or ic mental law?

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or 1 Chang Ho Son	www.	Case number (if known)	
First Name Middle Name L	ast Name		
Have you notified any governmental unit	of any raions of hazardous	matarial?	
·lave you notified any governmental unit No	or any release or nazardous r	naterial ?	
Yes. Fill in the details.			
	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	·	
			No Alberton and Autorities and Autor
Number Street	Number Street		
	City State ZiP C	ode	
Obs. 710 Code	·		
City State ZIP Code	•		
ave you been a party in any judicial or a	administrative proceeding und	ler any environmental law? Include settleme	nts and orders.
No			
Yes. Fill in the details.			Status of the
	Court or agency	Nature of the case	case
Case title			☐ Pending
	Court Name		On appea
	Number Street		Conclude
Case number	City State	ZIP Code	!
A member of a limited liability con  A partner in a partnership  An officer, director, or managing  An owner of at least 5% of the voice.  No. None of the above applies. Go to	mpany (LLC) or limited liability executive of a corporation ting or equity securities of a corporation Part 12. iili in the details below for each	orporation h business. usiness Employer Identificatio	
Business Name	res tayrort		Security number or ITIN.
CH International Co Business Name 232 Broad Avenue Number Street	-	EIN: 20-5	5425-1
Palisades Park NJ 076	Name of accountant or book	,e.,	d
Will control and the control of the	povid Shin, cl	A From ≥005 To	. Present
City State ZIP Code	Describe the nature of the bu		
Business Name		Do not include Social	Security number or ITIN.
Number Street	Name of accountant or back		
	Name of accountant or book	vechet prates prasiless existe	u
	Port many	From To	
City State ZIP Code	-		

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	Chang Ho Son		Case number (if known)			
	First Name Middle Name Last Name					
		Describe the nature of the busines	Employer Identification number  Do not include Social Security number or ITIN.			
	Business Name		EIN:			
	Number Street	Name of accountant or bookkeepe	r Dates business existed			
			From To			
	City State	ZIP Code				
ti N	itutions, creditors, or other p No	parties.	ment to anyone about your business? Include all financial			
Y	es. Fill in the details below.					
		Date issued				
	Name	MM / DD / YYYY				
	Number Street					
	City State	ZIP Code				
2	: Sign Below					
a S	ive read the answers on this	understand that making a false statement, on y case can result in fines up to \$250,000, or				
a S	ive read the answers on this wers are true and correct. I connection with a bankruptcy	understand that making a false statement, on y case can result in fines up to \$250,000, or	oncealing property, or obtaining money or property by fraud			
a c L	ive read the answers on this wers are true and correct. I connection with a bankruptcy	understand that making a false statement, on y case can result in fines up to \$250,000, or	concealing property, or obtaining money or property by fraud imprisonment for up to 20 years, or both.			
a s c L	ove read the answers on this swers are true and correct. I connection with a bankruptcy U.S.C. §§ 152, 1341, 1519, an	understand that making a false statement, or y case can result in fines up to \$250,000, or d 3571.	concealing property, or obtaining money or property by frauc imprisonment for up to 20 years, or both.			
a c L	ove read the answers on this swers are true and correct. I connection with a bankruptcy J.S.C. §§ 152, 1341, 1519, and Signature of Debtor 1	understand that making a false statement, or y case can result in fines up to \$250,000, or id 3571.  Signature of Debte	concealing property, or obtaining money or property by fraud imprisonment for up to 20 years, or both.			
a s c L	ove read the answers on this swers are true and correct. I connection with a bankruptcy J.S.C. §§ 152, 1341, 1519, and Signature of Debtor 1	understand that making a false statement, or y case can result in fines up to \$250,000, or id 3571.  Signature of Debte	concealing property, or obtaining money or property by fraud imprisonment for up to 20 years, or both.			
a sister control of the control of t	ove read the answers on this swers are true and correct. I connection with a bankruptcy J.S.C. §§ 152, 1341, 1519, and Signature of Debtor 1  Date 8 22 19  you attach additional pages  No Yes	understand that making a false statement, or y case can result in fines up to \$250,000, or id 3571.  Signature of Debte	concealing property, or obtaining money or property by fraucing imprisonment for up to 20 years, or both.  or 2  andividuals Filing for Bankruptcy (Official Form 107)?			
	ove read the answers on this swers are true and correct. I connection with a bankruptcy U.S.C. §§ 152, 1341, 1519, and Signature of Debtor 1  Date B 22 19  you attach additional pages  No Yes  you pay or agree to pay som	understand that making a false statement, or y case can result in fines up to \$250,000, or id 3571.  Signature of Debte Date	concealing property, or obtaining money or property by fraucing imprisonment for up to 20 years, or both.  or 2  andividuals Filing for Bankruptcy (Official Form 107)?			

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Fill in this in	nformation to id	lentify your case:		
Debtor 1	Chang Ho S			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing	) First Name	Middle Name	Łast Name	
United States	Bankruptcy Court	for the: District of New Jersey		
Case number				ancass.
(If known)	*****		•••	

☐ Check if this is an amended filing

12/15

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

information below.	er any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the formation below.					
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule Ca				
Creditor's name: Bank of New York Mellon	☐ Surrender the property.	□ No				
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Retain the property and redeem it.	☐ Yes				
Description of Home mortgage property securing debt:	Retain the property and enter into a Reaffirmation Agreement.					
	Retain the property and [explain]:					
Creditor's name: Countrywide Home Mortgage	☐ Surrender the property.	□ No				
• • • • • • • • • • • • • • • • • • • •	☑ Retain the property and redeem it.	Yes				
Description of Home Mortgage property securing debt:	Retain the property and enter into a Reaffirmation Agreement.					
	Retain the property and [explain]:					
Creditor's name:	☐ Surrender the property.	□ No				
	Retain the property and redeem it.	☐ Yes				
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.					
	Retain the property and [explain]:					
Creditor's name:	☐ Surrender the property.	□ No				
	Retain the property and redeem it.	Yes				
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	_ 103				
	☐ Retain the property and [explain]:					

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Deblor 1 Chang Ho Son First Name Middle Name Last Name Case number (If known)	
---	--

Description of leased property:  Lessor's name:  Description of leased	Will the lease be assumed?  No Yes  No No Yes
Description of leased property:  Lessor's name:  Description of leased	☐ Yes
Description of leased property:  Lessor's name:  Description of leased	□ No
Lessor's name:  Description of leased property:	
	∏ ves
	<b>—</b> 165
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No □ Yes
Description of leased property:	Tes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes

#### Case 19-26364-VFP Doc 1 Filed 08/26/19 Entered 08/26/19 11:05:08 Desc Petition Page 53 of 56

Fill in this information to identify your case:					
Debtor 1	Chang Ho Son First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the: Dis	strict of New Jersey			
Case number (if known)					

Check one box only as directed in this form and in Form 122A-1Supp:
☐ 1. There is no presumption of abuse.
<ul> <li>2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A–2).</li> </ul>
3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

#### Official Form 122A-1

#### **Chapter 7 Statement of Your Current Monthly Income**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

1.	. What is your marital and filing status? Check one only.											
<ul> <li>□ Not married. Fill out Column A, lines 2-11.</li> <li>□ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.</li> <li>☑ Married and your spouse is NOT filing with you. You and your spouse are:</li> </ul>												
							Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.					
							Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, y under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you a spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).					
	Fill in the average monthly income that you received from all sources, derived during bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the August 31. If the amount of your monthly income varied during the 6 months, add the income fill in the result. Do not include any income amount more than once. For example, if both some from that property in one column only. If you have nothing to report for any line, writing the source of the source	he 6-month period me for all 6 months spouses own the sa	would be March 1 through and divide the total by 6. me rental property, put the									
		Depto: 1	non-filing spouse									
2.	Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>0.0</u> 0	\$ <u>742.00</u>									
3.	<b>Allmony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00									
4.	All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$0.00	\$0.00									
5.	Net income from operating a business, profession, or farm  Gross receipts (before all deductions)  Debtor 1  Debtor 2  \$\frac{0.00}{5} \frac{0.00}{5}											
	Ordinary and necessary operating expenses -\$ 0.00-\$ 0.00											
	Net monthly income from a business, profession, or farm \$ 0.00 \$ 0.00 here	\$0.00	\$0.00									
6.	Net income from rental and other real property Gross receipts (before all deductions)  Debtor 1  S_0.00  Debtor 2  S_0.00											
	Ordinary and necessary operating expenses - \$_0.00 - \$_0.00											
	Net monthly income from rental or other real property \$ 0.00 \$ 0.00 here	\$0.00	\$ <u>0.00</u>									
7.	Interest, dividends, and royalties	\$ 0.00	\$0.00									

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Debtor 1	Chang Ho Son First Name Middle Name Last Name		Case number	er (if known)		
			Column Debtor 1		Column B Debtor 2 or non-filing spouse	
8. Une	mployment compensation		\$	0.00	\$ 0.00	
	not enter the amount if you contend that the amount er the Social Security Act. Instead, list it here:		,		•	
F	or you	·				
F	or your spouse	\$0.00				
	<b>sion or retirement income</b> . Do not include any am efit under the Social Security Act.	ount received that was a	\$	0.00	\$0.00	
Do r as a	ome from all other sources not listed above. Spe not include any benefits received under the Social S o victim of a war crime, a crime against humanity, or orism. If necessary, list other sources on a separate	security Act or payments receive international or domestic	red			
0			\$	0.00	\$0.00	
0			\$	0.00	\$0.00	
Tot	tal amounts from separate pages, if any.		+ \$	0.00	+ \$0.00	
	culate your total current monthly income. Add line mn. Then add the total for Column A to the total for		\$	+	\$ 742.00	\$742.00 Total current
Part 2:	Determine Whether the Means Test Ap	plies to You				monthly income
12. Calc	ulate your current monthly income for the year.	•			January	
12a.	Copy your total current monthly income from line	11		Сор	y line 11 here	\$ 742.00
	Multiply by 12 (the number of months in a year).				Permeter	x 12
12b.	The result is your annual income for this part of th	e form.			12b.	\$_8,904.00
13. <b>Calc</b>	ulate the median family income that applies to y	ou. Follow these steps:				
Fill ir	n the state in which you live.	NJ				
Fill ir	n the number of people in your household.	2				
Fill in	n the median family income for your state and size o	of household.		***************************************	13,	\$ 8,904.00
To fii instru	nd a list of applicable median income amounts, go c uctions for this form. This list may also be available	online using the link specified in at the bankruptcy clerk's office	n the separat	t <b>e</b>		
14. How	do the lines compare?					
14a, İ	Line 12b is less than or equal to line 13. On the Go to Part 3.	top of page 1, check box 1, Tr	here is no pre	esumption (	of abuse.	
14b. l	Line 12b is more than line 13. On the top of pag Go to Part 3 and fill out Form 122A-2.	je 1, check box 2, The presum	ption of abus	se is determ	nined by Form 122A-2	2.
Part 3:	Sign Below					
	By signing here, I declare under penalty of perjur	ry that the information on this s	tatement an	d in any atta	achments is true and	correct.
	* estable &	×				
	Signature of Debtor 1	S	ignature of Del	btor 2		
	Date 8 22 19	D:	ate	/YYYY		
	If you checked line 14a, do NOT fill out or file	Form 122A-2.				
	If you checked line 14b, fill out Form 122A-2	and file it with this form.				

# United States Bankruptcy Court District of New Jersey

In re: Chang Ho Son

Case No.

Chapter 7

Debtor(s)

#### **Verification of Creditor Matrix**

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: 8/22/19

Signature of Debtor

Signature of Joint Debtor

Pluese, Becker & Saltzman, LLC c/o Bank of New York Mellon 20000 Horizon Way, # 900 Mt. Laurel, NJ 08054

Countrywide Home Loans P.O Box 5170 Dallas, TX 75266

Philip S. Van Embden, PC. 900 Pine Street Millville, NJ 08332

Stenger & Stenger c/o Capital Alliance Financial LLC. 2618 East Paris SE Grand Rapids, Michigan 49546

Fein Such & Shepard, P.C. c/o Baxter Financial LLC. 7 Century Drive Parssippany, NJ 07054

SRA Associates Inc. c/o Bank of America 401 Minnetonka Road Hi Nella, NJ 08083